

CHOICE

www.choice.com.au

Organic food

...is it really better?

Home loans:

get a good
refinancing
deal

Which
car restraints
keep your child safest?

Do you want to be a Home Tester?



Jane Mackenzie

In this issue we're publishing the first test undertaken by CHOICE's new Home Tester panel. In March this year we put a notice in the magazine asking for volunteers to try out products at home and report on them for the benefit of all subscribers. So far more than 1500 people have volunteered, and the first 300-odd just took part in a trial of teabags (see page 36).

Lots of products can't be tested in our usual way with a series of laboratory tests and measurements. Which irons make the weekly wash less of a chore? — you'll only know by trying. Which moisturisers feel best on your skin? How well do pantyhose fit? Which bathroom cleaner deals with scum and mould best? How long do 'long-life' lipsticks really last? In this issue, which teabags taste best? We need feedback from people using products like these in everyday situations in real life.

Home Testers will be sent products once or twice a year to try out or taste at home, after which they'll fill in a survey to rate their performance. The more people who take part, the more robust our results can be.

If you'd like to become a CHOICE Home Tester, just give our consumer services people a call on (02) 9577 3399 during normal business hours (eastern standard time). We can't pay you for your time, but you get to keep the products you test.

On a different note, we hope you like the new design of this issue of CHOICE. We wanted to make the magazine livelier and easier to use and to keep us looking nearly as good as the glossy publications on the newsstands. We don't have their production budget, but we do still keep trying to improve the magazine for you.

Jane Mackenzie
Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch. Write to us at CHOICE, 57 Carrington Road, Marrickville 2204. Phone us on (02) 9577 3399. Fax us on (02) 9577 3355. email us at ausconsumer@choice.com.au World Wide Web address: www.choice.com.au

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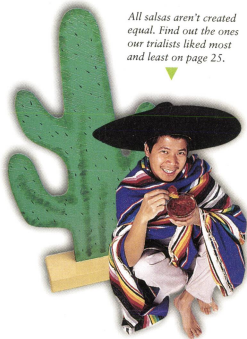
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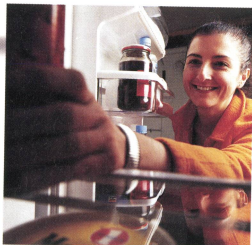
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Drip, spray or water your lawn! — these handy kits make a good starting point for keeping your garden regularly watered.



All salsas aren't created equal. Find out the ones our tasters liked most and least on page 25.

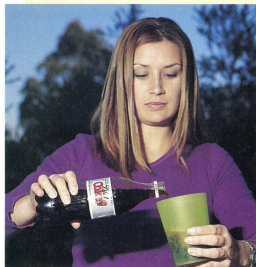


Side-by-side fridges: they're very expensive, so what do you get for the money? Page 38.

Just for the (not-so-sweet) taste of it: Diet Coke

A subscriber has asked us why, if it's known that the artificial sweetener used in Diet Coke (NutraSweet/aspartame) deteriorates over time, doesn't the company put a use-by date on the can.

Hmmm ... good question. First stop the Coca Cola Company — yes, the sweetener does deteriorate, but no, there's no labelling. Instead there's a system of stock rotation, box codes and checks on retailers to ensure only new stock is sold.



Why? The current date-marking regulations specifically exclude soft drinks from date-marking — if it's a soft drink, you don't need to put a date on it. But new regs were recently drafted and, if they finally become law, will only exempt foods or drinks that have a shelf-life of more than two years (which may still include some soft drinks). According to a spokesperson for the Australia New Zealand Food Authority (ANZFA), which drew up the new requirements, the soft-drink exemption was removed both for consistency and because it's known that some soft drinks deteriorate.

Back to Coke — will it change its labels under the new regs? It's told us it will be using some form of date-marking when they come in — plus it'll keep the retailer checking system going. Coke

believes the retailer system is the best way of ensuring old product doesn't get as far as consumers.

The current no-date system is an example of labelling that leaves the consumer none the wiser. With no date mark and no storage instructions, if you didn't know aspartame deteriorated with time and at high temperatures or you didn't complain to Coke, you'd never know why that can of Diet Coke that spent a week in your car boot after your last picnic tasted very odd. And it seems Coke isn't too keen to tell you on the label — though the new regs are set to change that.

Coke says it doesn't want consumers to think date-marking means the product goes off or becomes somehow unsafe — because it's just the taste that changes. Still, we think you'd like to tell easily if you're buying a fresh product, which is most likely to give you the taste you expect. And some storage instructions would surely help ensure we didn't leave our Diet Coke lying around in the heat while the taste deteriorates.

How to decipher the code

Coke says you can work out when the product was made by deciphering the production code you'll find on the bottle or can:

- The first letter of the code relates to where in Australia the product was made, so ignore it.
- The number immediately after it should be a 9 or a 0. A 9 means 1999, a 0 means 2000. A 1 will mean 2001.
- The next three numbers tell you the day of the year — from 001 to 365.
- The next few numbers relate to the production line used in the factory.
- The last four numbers show the exact time of day.

In fact, according to Coke, this type of coding is commonly used in the beverage industry, so it may help you in working out the date for other diet drinks, too.

No more power bills?

Wouldn't it be nice never to get an electricity bill again? Installing a photovoltaic (PV) system can achieve this. And a new rebate scheme from the Australian Greenhouse Office (AGO) makes it much more affordable.

PV modules convert sunlight into electricity. An appropriately sized system can supply all the electricity required by your household. Unlike conventional methods of generating electricity (such as burning coal and other fossil fuels in power plants), it doesn't produce any greenhouse gases or other pollutants. And unlike fossil fuels, sunlight is a renewable resource.

There are two main types:

■ GRID-CONNECTED

If your house is connected to the electricity grid, you can hook up your PV system to it. You need an inverter that converts the low-voltage direct current generated by the PV system into 240 V alternating current, to make it compatible with the electricity grid.

Any excess electricity produced by the

Bunk beds — danger



COURTESY OF CAPTAIN SNOOZE

system during the day can be fed into the grid. At times when your system can't supply your electricity demand (such as at night), you can draw electricity from the grid. If your system is the right size, this won't be any more than the system fed into the grid during the day.

■ STANDALONE

If your house isn't connected to the electricity grid, you need a standalone system, with batteries to store any excess electricity produced during the day.

Some electric appliances (such as fridges, TVs, radios and lighting) are available in 12 V versions, which can be powered directly by the electricity produced by the PV system. If you want to use 240 V appliances, you need an inverter that converts the PV system's low-voltage direct current into 240 V alternating current.

If your system is too small, during bad weather periods you may run out of electricity with a standalone system.

The rebate

The Australian Greenhouse Office is offering a cash rebate for grid-connected and standalone

photovoltaic systems. The requirements for getting the rebate are:

- You need to apply for it and have it approved before you install the system.
- You must use an accredited installer.
- The rebate is only available for systems installed at your principal place of residence.
- The major equipment items must be new, not secondhand.

The scheme pays you \$5.50 per watt for systems between 450 W (\$2475) and 1.5 kW (\$8250). This will cover about one third to half of the price of the system. You can install a larger system, but the scheme won't give you a rebate for any capacity above 1.5 kW.

For more information and an application form, call 1300 138 122. You'll be automatically put through to the administrator of the scheme in your state or territory.



GEOFF AMBLER

Some states, such as Queensland, WA and NSW, have existing rebate schemes. Call your state's administrator on the above number to see if you can combine that rebate with the AGO's photovoltaic rebate.

Some NSW councils, Queensland, Victoria, and Whyalla in SA also offer rebates for solar and heat-pump water heaters.

niture!

It's almost accepted that kids will fall out of bunk beds, but it can be very serious. After all, kids don't bounce.

Each year about 4000 Australian children need medical care because of injuries related to bunk beds. About 400 of them require hospital treatment, mostly for broken bones and concussion. Tragically, about one child dies every three or four years.

If possible, don't put children in elevated beds. If space is a problem, a trundle bed is a much safer option.

Because children under nine have a particularly high rate of injury with bunk beds, 'Kidsafe' advice (from the Child Accident Prevention Foundation of Australia) if you have to use a bunk bed is for young children to use the bottom bunk. After the age of 12 the casualty rate declines.

The other important safety tip around bunk beds is to buy a safer one. The Australian standard represents the accumulated lessons of past tragedies. It was developed on the basis of detailed analysis of child injuries and deaths.

To minimise the danger of falls, the standard requires that there be a guardrail at least 160 mm above the mattress all the way around the bed. It can have gaps, but they should be no wider than 400 mm. The ladder should be easy to use, even when getting out of bed sleepily in the dark.

Unless the bunk is bolted to the wall, it must have a

guardrail on the wall side too to prevent a child slipping down the gap and getting their head caught.

While falls are by far the most common problem, hanging points and entrapments can be more lethal. The design shouldn't have any hanging points — places where cords and clothing can get snagged — and there should be no holes or gaps that can trap heads, legs and arms.

The simplest way to check that a bed meets the standard is to look for a safety label. The organisation that assesses bunks to the Australian standard is Furntech, the Australasian Furnishing Research & Development Institute. Furntech issues safety labels and also publishes a list of bunks certified to the standard. This is available on www.furntech.org.au, or free from (03) 6326 6155.

A list of things to look for is also available, so parents can assess bunks they already have or are thinking of buying.

Retailers have been slow to realise the dangers — most still offer guardrails and ladders as 'optional extras', which means safer bunks are at a price disadvantage.

In view of the clear evidence of danger, there's a strong case for making the standard — or at least the important parts of it — mandatory in Australia. The issue has been on the agenda of the council of state and federal consumer affairs ministers for some years. It's time for action.

Soy: not all it's cracked up to be — especially for babies?



KEVIN MAZUR

Soy's touted as a miracle food that can help prevent heart disease and breast and prostate cancer, and alleviate symptoms of menopause (like hot flashes). In fact, the US Food and Drug Administration (FDA) last October gave its approval for US companies to use a health claim on food labels (under certain conditions) about soy protein and its ability to reduce the risk of heart disease.

On the other hand, there are some experts (even from within the FDA) who have serious doubts about soy, claiming there's a potentially dangerous side to it. They say it may actually *cause* breast

cancer and premature ageing. They also think parents may be placing their babies at risk by feeding them soy milk and soy infant formula.

We can't comment on the potential risks in adults, but the core of the concern about the infant formula is to do with the chemical makeup of soy. It contains a natural plant compound called phytoestrogen which mimics the female hormone oestrogen. Some studies in animals show that this can alter sexual development (however, there's also a number of other studies that don't substantiate this).

Opponents claim we've never studied the possible effects of exposing infants to soy formula, while proponents say hundreds of thousands of babies have been raised on soy formula without evidence of abnormalities.

If you're concerned, the Paediatrics and Child Health Division at the Royal Australasian College of Physicians has some good advice. Here's the crux of what they say:

■ Don't indiscriminately give your child soy formula for vague symptoms and signs not proven to be due to cow's milk protein intolerance (CMPI). Soy formula may not be as nutritious as routine cow's milk-based formula and hasn't been shown to help babies with wind, colic, irritability or vomiting. True intolerance to cow's milk formula is more likely to be associated with very poor weight gain and/or severe diarrhoea.

■ Soy formula shouldn't be used routinely as a preventive measure in babies thought to be at risk of *developing* an allergy. Soy protein may be just as 'allergic' as cow's milk protein. The diagnosis of CMPI shouldn't be made without careful evaluation by an expert. When proven, it should be treated with formula containing 'predigested' (hydrolysed) protein.

■ The use of soy formula may have side effects. There's some evidence that it may impair immunity, and the long-term effects of phytoestrogens are unknown.

■ It's appropriate to prescribe soy formula if a baby has diagnosed galactosaemia or lactose intolerance (conditions where the sugars — galactose and lactose respectively — can't be broken down).

Babies aside, should you be eating soy products? Like everything you eat, moderation is the key — as part of a balanced diet soy shouldn't do any harm and may do some good.

WORLD CONSUMER SNAPSHOT

■ Cut 'n' shut case

Buying a used car can be a nerve-racking experience at the best of times. After all, if the reputation of used-car salesmen is at all justified there must be at least a few Arthur Daleys out there just dying to take you for a ride.

But there are some things even the most wary of car-shoppers would be unprepared for. The UK's *Which?* reports that a reader bought a secondhand car and, after having an accident, returned the vehicle to the dealer for repairs. The smash repairs shop it was referred to discovered that the car was in fact two previously written-off cars welded together — a 'cut-and-shut' in industry lingo — but no-one told the owner. Two years later, however, a better-informed insurance company refused to cover repairs on the vehicle after another accident. Fortunately for the owner, the dealer agreed to a refund under threat of legal action, despite the fact that the sale of such cars is actually legal in the UK.

Leave it out, Arfur!

■ Good, clean fun...

Are you after some tasteful gift ideas for your kids this Christmas? Well, has *Zillions*, the US consumer magazine for young people, got some suggestions for you!

Under the heading of 'Gross Toys', *Zillions* reviewed some of the "disgusting fun" available to children these days. Junior might like a Gus Gutz doll. This charming, cuddly soft toy enables your child to stick a hand down its throat and pull out its guts. Fab!

Then there's Jabba Glob, the Star Wars figurine. If you squeeze his head, green slime and plastic bugs ooze delightfully from his mouth — "like throw-up", 13-year-old Herbie helpfully explains. Sneezein' Louie, on the other hand, sneezes and has "boogers coming out of (his) nose". Molly, aged eight, adds that "you can also see his brain, and he burps". Lovely!

Finally, what more wholesome fun could a young boy have than to play with muscle-bound, plastic World Wrestling Federation toys that actually sweat as you play with them.

If only we had such toys while we were growing up. Sigh.

■ Weight watchers

There's a lot of trust involved in being a consumer. Paying by weight is a perfect example. Have you ever watched your butcher weighing up your kilo of best mince and wondered if you're getting exactly what you're paying for?

Well, if the Portuguese experience is anything to go by, we're probably not doing too badly. *Pro Teste* magazine bought 172 products (ham, prosciutto, dried cod, apples and cake) weighing in at 136 kg from 61 establishments (supermarkets, hypermarkets, market stalls, corner stores and patisseries) in five cities and found no significant differences between the weight they were charged for and the weight in produce they received. In fact, while they found themselves a few grams short on some purchases of ham and fish, the discrepancy sometimes even came out in favour of the consumer. How refreshing!

Check your rights online

Thanks, CHOICE! The information on your website has been of great help to us.

We own a product that developed a major fault soon after the warranty had expired. Initially the manufacturer refused to meet our request for free repairs and simply told us to take it to a service centre and pay for it. But based on information on your website about statutory warranty rights, we took the manufacturer to task.

It took us two letters to get action — one to the state service manager and one to the national service manager. Eventually they had to agree that their product wasn't of merchantable quality and they paid the full cost of repairs.

It's amazing what a little bit of persistence and a couple of letters can achieve!

Phil Draper
Via Internet

Sensory loss and nursing home residents

Your article *What to look for in a nursing home* in the June issue was a long-overdue guide to ensuring quality of life for the ever-increasing number of people who are entering homes. However, as a nurse of more than 35 years I ask why sensory loss and the associated training and design requirements were omitted.

Accommodating our ageing population is a challenge that strikes at the very heart of nursing home management, and with ageing comes a greatly increased likelihood of vision or hearing loss.

According to the Australian Institute of Health and Welfare, about 40% of people aged 75 and over experience vision loss and 36% have some level of deafness. Many people enter a nursing home largely

because they have some form of sensory loss.

While your article referred to the need for social interaction among nursing home residents and with staff, it overlooked the fact that sensory loss is a major inhibitor to communication.

The accreditation standards require that "residents' sensory losses are identified and effectively managed". This means staff should be trained in how to physically guide people with vision loss and how to maximise their independence.

They should also know how to communicate with residents who have a hearing impairment, and a knowledge of basic hearing aid maintenance is invaluable.

It also means the home or hostel should have hearing aid loops in communal areas to avoid excluding people with hearing loss from group activities. For people with vision loss, doorways, switches and steps should be highlighted using contrasting colours and tactile signals.

For more information or to explore what staff training is available, contact the blindness or deafness agency in your state.

Sally Garratt
Vision Australia Foundation
Brighton, Victoria



'Natural' stuff

I recently purchased two deodorants with the word 'natural' or 'naturally' on them, thinking they'd contain natural ingredients.

The Avon Naturals anti-perspirant deodorant with aloe vera and sage contains 0.5% aloe and 0.5% sage, but a whopping 25% aluminium chlorohydrate. Good-Life family anti-perspirant deodorant says it "naturally inhibits the development of body odour", but the only listed ingredient is 10% aluminium chlorohydrate.

I suppose technically aluminium is natural, but I imagined the ingredients in the Avon product to be mostly herbal, not the other way round. The other product has less than half the aluminium of the Avon

one, but I feel the term "naturally inhibits" is a little misleading when it depends on aluminium as the active ingredient.

Dianne Layden
Crookwell, NSW

Avon told us its anti-perspirant from the 'Naturals' brand had to be high in aluminium chlorohydrates to be effective and long-lasting, as advertised. These metal salts are commonly used in anti-perspirants to reduce sweating. They're naturally occurring substances, so the claim "naturally inhibits the development of body odour" is literally correct, though most of us probably associate other ingredients (such as botanical ones) with products labelled 'natural'.

Manufacturers obviously see a marketing advantage in using the term 'natural' in advertising and labelling. In the cosmetics industry in particular, products with 'natural' ingredients abound, though herbal and plant extracts aren't necessarily better for our skin or hair than synthetically derived ones.

There are no restrictions regarding the claim 'natural', except that it mustn't be false or misleading. So if you don't want to be taken in by the advertising hype (or want to avoid a particular substance), read the product's ingredients list and the quantities (percentages) of all the substances it contains.

Letter of the month



We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Dianne Layden of Crookwell, NSW, receives *Facefacts* or any other book of her choice from Consumer Bookshelf, pages 33 to 35.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.

How to choose or change your mortgage

Should you refinance your mortgage in the current interest rate climate? Is it a good time to take out your first home loan? How do you get the best deal?



IN BRIEF

■ Before refinancing your loan, do your homework — by the time you've bought your way out of the old one and into the new one, it could end up costing you more. This article explains what to look out for.

■ Interest rates don't vary much from lender to lender at the moment, but you can save by choosing the best loan structure: fixed interest rate, variable rate, a combination of the two, with an offset account or a line of credit, etc.

■ There's also advice for first-home buyers — see *Your first time?*, page 12.

WITH INTEREST RATES GOING UP home loans are more expensive, and higher repayments have left many people wondering if they're getting the best deal with their current mortgage. And speculation that interest rates may go higher has been making first-home buyers nervous.

There are many factors to consider when you're reviewing a mortgage or borrowing for the first time. Over 3000 loans are available, with different structures and features to choose from. It's certainly necessary to do your homework. This article will help you identify your needs, ensure you understand the costs involved and then find the most suitable loan.

Should you refinance?

Refinancing is like redecorating. You do it when you need to, not because you think the price of paint might go up. It can be short-sighted to rush out and refinance because you're worried that interest rates might rise.

A home loan is a long-term financial product. You should review it every few years, but only refinance after you've evaluated your current loan and compared it with others.

Your financial circumstances have probably changed if it's some years since you applied for the loan. One way to decide if your current loan still meets your needs is to list the options and features you want and give each a score. Essential features could score three, important features two, preferable features one. What does your current loan score? How do other loans compare? This article covers the kind of options and features to consider.

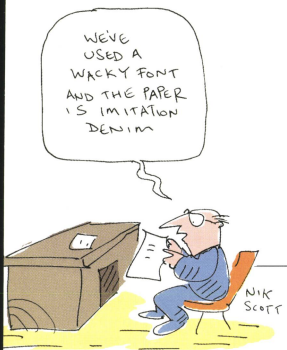
Talk to your current lender

If you're not happy with an existing loan, first talk to your current lender. If it means keeping you as a customer, they may agree to change your contract or allow you to switch to another loan structure without paying break costs (see *Fixed or variable interest rates?*, right, for an explanation) or a new set of loan establishment costs.

Look at costs and benefits

Our scenarios (see pages 10–11) illustrate the need to look at the costs as well as the benefits of refinancing. You need to assess the following factors to discover how you'd fare with a different mortgage:

- The costs of terminating your current loan.
- The costs of establishing a new loan.



- A comparison of the interest payable on the old and new loans.
- A comparison of ongoing fees and charges.
- A comparison of the features — their usefulness and how much they cost.

Fixed or variable interest rate?

The beauty of a fixed interest rate is that your repayments won't go up for a certain period even if interest rates do. (Fixed periods are generally for one, three or five years.) The advantage is certainty about what your repayments will be; if interest rates go up, a fixed rate puts off higher repayments until the end of the term.

Some lenders dropped their fixed interest rates recently and they look like good value. So if you had a five-year fixed loan at about 7.9% and the current variable rate of 7.8% rose to around 8.3% within a year, you'd obviously save in the short term. But most analysts are tipping rates will come back down to current levels within the next three to five years (see *Interest rates — where to now?*, right).

If the variable rate fell to 7% within three years, that same fixed rate would be more expensive, and you'd be stuck with it for another

two years or have to pay expensive **break costs** to refinance your loan.

For example, if you borrow at 7.9% fixed and, when interest rates go down, find you can refinance at 7%, you'll have to compensate the bank for the difference. This is called the 'break' or 'economic' cost. You pay because the lender presumed it would generate income at 7.9% for five years. If you want to break the loan after three, you'll have to pay around 1% (the difference between 7.9% and 7%) of the amount owing for the remaining two years. Each lender has its own formula for calculating break costs. Ask for an explanation of how they're calculated before you sign up for a home loan.

Some lenders also charge a flat 'deferred establishment fee' or 'early exit fee' if you want to get out of your loan. These penalties can cost thousands of dollars and wipe out the benefit of refinancing.

So if you're in the middle of a fixed-rate loan period, make sure the break costs or other fees don't make it too expensive to change to a variable rate.

Fixed loans are also less flexible than variable-rate loans. Most allow you to make extra repayments, but within the limits of the contract. For example, the lender may set a maximum of \$20,000 on additional repayments. On anything over that you may have to pay break costs.

A new variable-rate loan

The advantage of a variable-rate loan is flexibility. You can make extra repayments without penalty and the loan can be linked to a redraw facility or a 100% offset account (see *How to pay it off faster*, page 10, for an explanation). If interest rates go down, you can take advantage of lower repayments.

Interest rates — where to now?

There were four interest rate rises between November 1999 and May 2000, adding a total of 1.25% to official interest rates in that period. Monthly repayments on a \$150,000 mortgage increased by \$126 per month. And as we went to press the Reserve Bank announced another 0.25% rise.

Rates aren't expected to rise to the record 17% highs of the late 1980s, but could rise another 0.5% over the next year — adding another \$53 to monthly repayments on a \$150,000 home loan and causing greater financial distress for borrowers who are already stretched to the limit by higher repayments.

But sit tight: the medium- to long-term outlook for interest rates is more promising; they're expected to come back down to current levels within the next three to five years.

TRUTH IN MORTGAGES?

With over 3000 mortgages available and each lender presenting fees and interest rates differently, it can be difficult to compare loans.

The difference between the rate lenders advertise and what you actually pay can cost you thousands of dollars.

That's why NSW Minister for Fair Trading, John Watkins, recently tabled a Truth in Mortgages Bill. If adopted, the bill would require all NSW lenders to show a new comparison percentage rate when they quote an interest rate in advertising about loans. The rate would include fees and would enable direct comparison of different loans.

In July, Mr Watkins asked the Consumer Affairs Ministerial Council to adopt the bill at its annual meeting. Ministers from NSW, Queensland, Tasmania and Victoria have asked for a working party to expand the concept to include credit cards and non-fixed-term loans. The working party will report back in October but NSW will go ahead with introducing the law with or without support from other states.

HOW TO PAY IT OFF FASTER

■ **100% offset:** You have a savings account and a home loan account. Every cent you deposit in the savings account is offset against the mortgage principal. For example, if you have a \$100,000 mortgage and deposit \$5000 in your 100% offset account, you'll only pay interest on \$95,000. Because the money is taken directly off the loan principal, you can dramatically cut the length of your loan. You can access your money using a cheque book, credit or debit card.

■ **Loan transaction account:** Similar to a 100% offset, but you only have one account for the loan and your savings.

■ **Redraw facility:** If you make repayments above your monthly minimum, you can redraw those additional amounts. If you leave the money there it helps you pay off the loan faster. A fee usually applies for each redraw.

If you've already got a variable-rate loan, there may still be a couple of reasons for wanting to refinance:

■ If it's a basic 'no frills' loan, it may not give you enough flexibility. You may want to move to a 'fully featured' loan with extras like an offset account (see left) to help you pay it off faster, or a line of credit (which lets you use your equity in your home to pay for other things).

These features usually come at a price — they may have a higher interest rate and ongoing fees — and they're not the best option for everyone (see *Scenario two: refinancing not recommended*, right).

■ If it's a fully featured loan there may be features you don't use, even though you're paying ongoing fees and higher interest for them. Getting rid of certain features can save you up to 1% interest.

You may have to pay some early termination charges to move from one variable loan to another. If you pay out the loan in three to five years, for example, you may pay break costs of up to three months' interest.

More costs to watch out for

If you pay out any loan to change to another, there'll probably be a mortgage discharge fee of

around \$300. And unless the new lender is offering a special deal, there'll be establishment costs for the new loan.

Some special deals have a sting in their tail. For example, if you accept a honeymoon rate for the first year, it may be a condition of the loan that you must remain on the standard variable rate for two years after the honeymoon period or pay a break cost of 30 days' interest.

You'll also have to pay a mortgage registration fee on the new loan (see *Government charges*, below right). Most state governments have now abolished stamp duty if you're refinancing (SA and WA still charge it).

Most lenders include legal fees and the cost of the property valuation in their loan establishment fee, but some smaller lenders make the property valuation an additional charge.

Split or combination loans

A split loan allows you to have a bet each way. A variable interest rate applies to a portion of the loan, while the rest has a fixed rate for a determined period. So you get a combination of flexibility and repayment certainty.

If interest rates go up, your fixed component provides a buffer against higher repayments. If

SCENARIO 1: THE BENEFITS OF REFINANCING

Emma and Craig currently have a standard variable home loan with Aussie Home Loans. Their home is valued at \$200,000 and their existing loan amount is \$176,000. They're in their mid-30s with one child. Craig works full-time (gross annual salary \$67,000). Emma works part-time and earns \$18,000. Their living expenses are \$1950 per month.

The couple is looking at refinancing to a more flexible mortgage with a 100% offset account that'll enable them

to pay off their loan faster.

They only have 12% equity, which limits their choices. For example, Aussie Home Loans doesn't have mortgages with a 100% offset account or transaction account. It has a mortgage with a line of credit, but borrowers must have a minimum of 20% equity.

National mortgage brokers, Loanmart, analysed Emma and Craig's monthly income and expenditure, showing they

have a healthy surplus after meeting all their living expenses. Loanmart recommended a mortgage with a loan transaction account or a 100% offset account, and came up with the following mortgages for Emma and Craig:

- ANZ Easy Start with 100% offset.
- Homeside Offset Home Loan.
- Westpac (Bank of Melbourne) Smart Pay.

This scenario demonstrates the dramatic savings you can make using a 100% offset account, because money in the account is taken off the loan's principal, which can radically reduce the interest you pay.

If Craig and Emma chose the ANZ mortgage and increased the loan amount to \$180,000 to cover all the refinancing costs, they could pay off their loan in as little as five years and seven months and save over \$163,000 in interest charges. If your circumstances sound similar to Emma and Craig's it could be worth checking out the suggested mortgage accounts too. However, a word of warning — if you have less than 20% equity, you'll need a very healthy monthly surplus to outweigh the cost of mortgage insurance.

Please note that in all our scenarios we've recommended nationally available loans. Regional or local lenders may also be worth considering.



SCENARIO 2: REFINANCING NOT RECOMMENDED

Rob and Debbie have a basic home loan and think they could benefit from a mortgage transaction account or 100% offset account. Like Emma and Craig (see below left), they need finance for \$180,000.

However, Rob's income is \$47,000 and Debbie's is \$10,000. Their living expenses are \$2300 per month. If they were to move to the same loan as Emma and Craig, they'd have a surplus of only \$932 per year after meeting their minimum loan repayments. They'd get no advantage from the offset feature and would be better off staying with their 'no frills' mortgage, which has a lower interest rate.

According to mortgage brokers Loanmart, the best no-frills mortgages that still provide some flexibility and interest rate stability are:

- Homeside Plain and Simple.
- ANZ Money Saver.
- BankWest Private Label.



WHEN ISN'T IT WORTH IT?

If you've got little equity or you've already paid off a lot of your loan, refinancing probably isn't a worthwhile option.

■ If you have less than 20% equity in your home, you're likely to have to pay the cost of mortgage insurance (see *Bigger is better*, deposit-wise, page 12, for more on this), and this may make refinancing less worthwhile. And some loan structures, such as a line of credit, may not be available if you have less than 20% equity.

■ The lower the loan amount, the less you'll benefit from refinancing. For example, if you're 15 years into a \$120,000 loan and there's \$45,000 still to pay, it could take you four years to recoup the costs of refinancing if you changed from 7.8% to a 7.2% rate.

they go down, your variable component allows you to take advantage of lower repayments.

However, to get these advantages, additional application fees may apply.

So what do you choose?

As our refinancing scenarios show (see left and above), the structure of your loan (interest rate, offset account, etc) determines how quickly you can pay it off and how much interest you can save.

The structure you choose should be dictated by how much you can afford to repay. If you have a healthy monthly surplus after you've paid all your living expenses, a loan with a transaction account or 100% offset could save you years in interest charges. However, if your living expenses take you

pretty close to the bone, a basic 'no frills' loan with a lower interest rate may be the way to go.

Watch out for gimmicks

Interest rate rises have already prompted many people to refinance, and some lenders have encouraged this. WIZARD, for example, recently launched a 'switch over' home loan, one of its main selling points being that WIZARD will take care of all negotiations with your former lender.

CHOICE thinks that's a gimmick. In the first place, it's standard practice for a new lender to manage the termination of your old mortgage. In the second place, your decision to switch home loans should be based on more than the convenience of not having to talk to your old lender.

Government charges

Some state and territory governments charge mortgage stamp duty on new mortgages and all have mortgage registration fees.

However, all states except WA and SA have abolished mortgage

stamp duty if you're refinancing. The following rates were current as of July 12, 2000.

State/territory	Mortgage stamp duty	Mortgage registration or discharge fees
ACT	Nil	\$74
NSW	\$5 on first \$16,000, then \$4 per \$1000 or part thereof	\$58
NT	Nil	\$90 or \$135 if document registered is over 2 pp
Queensland	40 cents per \$100	\$87
SA	35 cents per \$100, then take \$10 off the total	\$84
Tasmania	Multiply loan amount by 0.0035%, then take \$10 off the total	\$86.70 or \$107.10 to discharge for amounts over \$10,000
Victoria	\$4 for first \$10,000, then 80 cents per \$200 or part thereof	\$59
WA	25 cents per \$100	\$70

GST...

... now applies to the purchase price of new homes (the purchase of existing homes is GST-free). Home buyers may also find themselves paying GST on costs associated with buying a property, including building inspections and solicitors' fees.

To keep homes affordable, first-home buyers will receive a lump-sum payment of \$7000 to offset the impact of the GST. This payment is not means-tested and is available for new and existing houses. It can only be claimed by people who entered into a contract on or after July 1, 2000. The state and territory governments administer it.

Couples must both be first-home buyers; you must be buying the property as your permanent residence; and at least one of you must be an Australian citizen or permanent resident.

Your first time?

Higher interest rates and the GST are making life very interesting for first-home buyers. There are lots of special mortgage offers around but remember: practise safe borrowing — watch out for the tricks and traps.

How much can you afford to borrow?

Before you start to look at properties, establish how much you can afford to borrow by figuring out how much you can repay each month. Most lenders now look at your income less tax, living expenses and existing loan commitments. They assume the amount you have left over is what you could afford to repay on a home loan. They calculate repayments by assuming the interest rate is about 2% higher than the current standard variable rate. That way you have a built-in repayment buffer if rates increase.

Beware the impact of credit cards on what lenders think you can afford. Most lenders will look at the credit limit, not the amount you owe. For example, if you have three cards with a combined credit limit of \$10,000, a typical lender would assume your monthly credit card repayment commitment was \$500 (5% of \$10,000). This may significantly reduce the amount you can borrow.

Bigger is better, deposit-wise

Aim for a deposit of at least 20% of the property's value. That way you can avoid paying costly mortgage insurance.

Mortgage insurance is generally required if you want to borrow more than 80% of the property's value. It covers the lender if you fail to repay the loan and the sale of the property doesn't cover the outstanding debt.

The premium is charged on a sliding scale and you can expect it to be between 0.44% and 1.65% (plus stamp duty) of the amount you borrow, up to \$300,000. At 1%, that's \$2000 on a \$200,000 loan.

The costs of borrowing

In addition to your 20% deposit, you'll need to cover the costs of buying a home and setting up a mortgage.

The purchase costs include property stamp duty, conveyancing, inspections and valuation.

Costs associated with your mortgage include:

- Mortgage stamp duty and mortgage registration fee — see *Government charges* on page 11.
- Loan application or establishment fee: up to \$750.
- Ongoing fees: up to \$10 per month or the annual equivalent.

You'll generally need about 5% of the property's value to cover all these costs. That's \$10,000 for a \$200,000 loan.

Some tricks and traps

Ask for a list of all fees from a few different lenders before you choose a home loan.

If a lender is advertising that it waives the establishment fee, the savings can be significant. However, this establishment fee might not include everything, so check that you still won't have to pay legal and valuation costs. Also check that there's no hefty termination penalty if you decide to refinance within a certain number of years.

Try to budget for paying all the upfront costs when you sign the mortgage, so they aren't added to the loan amount (which will extend over the term and increase its cost).

There may be other fees you're not told about when you apply for the loan. Check that you won't be charged ongoing fees for:

- Direct debits.



SCENARIO 3: FIRST HOME LOAN OPTIONS

Tim (34) and Jo (31) both work full-time and have no children. Their combined gross annual income is \$87,500, and they think they can afford a \$370,000 home. They've already saved a 20% deposit and the cash they need to cover the costs of buying the property (see above), so they're looking for a \$296,000 mortgage. They have no debts apart from a credit card with a \$5000 limit.

According to data supplied by Cannex, the best home loans for our first-time borrowers would be:

Standard variable home loans:

- Homepath Standard Variable Home Loan.
- NSW Home Loans Home Truth Loan.
- AIMS Home Loans Variable.

Standard variable home loans with redraw, portability and a split interest rate option:

- Homepath Standard Variable Home Loan (this one doesn't offer a split rate).
- Resi Home Loans Standard Variable.
- ML Company Standard Variable.

If you're in a similar situation to Tim and Jo, these loans could be worth looking at too.

- Internet transactions.
- Late payments.
- Service fees.
- Over-the-counter transactions.

What type of loan?

The different types of loan available are discussed elsewhere in this article (see page 9). Have a look at their pros and cons, and see which sounds best for your situation.

Many first-time borrowers may be best off with a no-frills variable-rate home loan. Similar to a 'honeymoon' loan, the interest rate can be 0.5–0.6% cheaper than the standard variable rate, but the interest savings can continue beyond the first year without the potential drawbacks of a honeymoon loan.

Ensure you find a no-frills loan with a low establishment fee (\$300 or less) and no ongoing fees. Some of these cheap loans still offer features like a redraw facility, but as soon as you start adding features you'll find extra fees.

What type of lender?

If you include traditional lenders — banks, building societies and credit unions — and the new mortgage providers, there's quite an array to choose from.

For a few years, non-bank lenders gave banks a run for their (your) money by offering much lower interest rates.

Are portable mortgages worthwhile?

In theory, a **portable mortgage** allows you to keep the same home loan when you buy a new property and sell your old one. However, certain restrictions limit the value of portability, such as having to pay:

- A fee for transferring to the new property.
- Valuation charges.
- Legal fees.
- A new mortgage registration fee and stamp duty.

There's debate about whether all this makes a portable loan just as expensive as going to a new lender. You'll have to shop around to find the lowest fees. And there are other potential problems:

- The loan amount usually can't change, so if you're buying a more expensive property you'll have to refinance anyway.
- You must settle the sale of your old home and the purchase of your new home on the same day — something that rarely happens in the real world.

Question any lender who attempts to convince you that portability is an essential feature. You may be better off asking your lender if you can **redraw** or **top up** your existing loan to buy a new property. The only cost should be mortgage stamp duty on any difference in the amount.

However, in recent years banks have become more competitive by offering low-interest, no-frills mortgages and, at the other end of the market, fully featured home loans with maximum flexibility. Cast your net as widely as possible when shopping for a loan, and don't be afraid to negotiate for a better deal than those advertised. □

CASE STUDY: ONLINE APPROVAL OFF THE AIR

Robert and Annette had been looking for their first home for over a year when they finally found the perfect property.

"We saw a house we really wanted and it was up for auction two weeks later," Annette says. "We'd already looked up some websites to see how much we could borrow. On the Saturday before the auction, we looked up the ANZ site because it was the easiest to access. We made our application through the site and didn't shop around."

ANZ staff members called Robert on the Monday and Tuesday, clarifying information and asking additional questions. On Wednesday night, an ANZ representative called and said the loan had been approved and appropriate documents would be sent via email.

"One document said the approval was conditional, but another really sounded like we had the loan," Annette says.

She called the bank to make sure she could bid at the auction and was told, "Yes, you can bid, but you must stress the approval is conditional." Someone else from the bank phoned back and told Robert and Annette to go ahead and bid. They did just that and ended up buying the house.

"Then on Thursday another woman called from ANZ to say she was going through our documents and they were incomplete."

The ANZ refused the couple finance because they couldn't show a three-month savings history, as required for mortgage insurance. They were using an insurance lump sum payment as their deposit and Annette had been on three months' maternity leave.

"We were devastated. I contacted a mortgage broker, who also said he



couldn't help because there were only four mortgage insurers in Australia and they all had the same requirements.

"We ended up borrowing another 10% from a family member to avoid mortgage insurance [by having a deposit 20% of the home's value] and it all went beautifully after that."

However, Annette thinks the whole stressful situation could have been avoided if ANZ had explained its terms and conditions properly at the outset.

Want a fast, cheap to run, high-quality printer? With cheaper printers, two out of three ain't bad.

Buying a printer



CANON

IN BRIEF

- You probably won't get photographic-quality images out of most cheaper printers.
- Colour inkjets can be surprisingly expensive to run if you print a lot and have to buy cartridges regularly.

BUYING CHECKLIST

- ☒ Is an ink cartridge included? Will you need to buy both a black and a colour cartridge?
- ☒ Does the printer come with a cable? Check your computer's connection — USB or parallel.
- ☒ Is it a Windows or a Macintosh printer? While some printers can connect to either, you'll need to check.
- ☒ Does your computer system meet the minimum requirements to run the printer? Some of the newer printers may need more RAM or a more powerful processor.
- ☒ Is the printer software up-to-date? You may need to check with the manufacturer.

PRINTERS HAVE COME A LONG WAY. Not so long ago most of them produced something that looked like a connect-the-dots puzzle. These days some models can produce high-quality colour prints that are barely distinguishable from photos. Picking the right printer is a juggling act, though, and the key is to set your priorities from the following: fast printing, cheap running costs or high-quality printouts.

Printer types

There are two types of printer:

■ INKJET

Inkjets make coloured images by spraying a fine pattern of ink dots onto a sheet of paper. They cost from \$150, although high-quality models will cost considerably more. Their ink cartridges cost around \$60–\$70. This is the best option if you want colour printing.

■ LASER

Lasers can produce high-quality, high-volume graphics and text at a reasonable speed, but they're considerably more expensive to buy, starting at around \$500 for a non-colour model. Toner cartridges cost around \$100 but last for thousands of pages, so if you do a lot of text printing and don't mind black and white graphics, a laser may be a good choice.

What to look for

It's easy to buy something more fancy than you need, and unless you want to print photographic-quality images, you're probably just as well off with one of the cheaper models. While new printers have features galore, the main things to look for are:

- The number of **pages per minute** (ppm) tells you how many pages of text the printer can produce in one minute. This can slow down considerably for

high-quality colour images. Manufacturers will claim up to 10 ppm, but that's usually in draft mode. If you want to print reasonable quality, expect about 2–6 ppm.

- Resolution is measured in **dots per inch** (dpi). The more dots per inch, the smoother the lines and colour transformations will be. 1200 x 600 dpi is fine for most purposes, although for photographic quality look for 1400 x 720 dpi or better.

- There are two types of inkjet, with different ink cartridges. Three-colour (CYM) combines blue (cyan), yellow and red (magenta) ink to print black — unless you manually change to a plain black cartridge. Four-colour (CYMK) printers switch between black and coloured printing, so you can use the more expensive coloured inks for colour printing only. Photo-quality printers may have even more colours.

- What type of printing do you need to do; for example, A3-sized paper; labels; overhead transparencies?

Hidden costs

Despite the apparently cheap outlay for a colour inkjet, there are a number of hidden costs: replacing cartridges regularly, and possibly needing to buy special paper, particularly for high-quality full-colour printing. It's unfortunately also too

common for the running cost of a printer over three years to be more than the initial outlay.

CHOICE's sister magazine, *Computer CHOICE*, recently tested mid-range printers and found that some cost more to run per year than they did to buy! □

Tips

- Inkjet printers often leave paper wet with ink. Wait a few moments before handling the page to avoid smears.
- If you don't always need high-quality printing, setting your printer to draft quality can reduce your ink costs.



Organic food

There are so many questions about organically grown food that it's hard to know whether to buy it or not. Here's the current state of play.

ORGANIC FARMING MEANS MORE than simply pesticide-free. Growing produce or rearing livestock without the use of artificial fertilisers, synthetic herbicides and pesticides, genetically modified organisms, growth regulators, antibiotics (when the animals aren't ill) or hormone stimulants is perhaps the best-known principle of organic farming. But it entails much more than that.

Organic farming also emphasises appropriate land management practices, natural farming cycles, use of renewable resources and conservation of energy, soil and water. It's a whole farm management system, where biology and balanced soils give sustainable yields without synthetic chemicals or forced growth.

In short, it's a system of sustainable agriculture that aims to achieve ecological balance between the natural environment, food crops and animal life.

Is it better for the environment?

Definitely. While the jury's still out on the questions of nutritional superiority or chemical residues in

organic produce, there's no doubt that organic farming is much better for the environment than conventional farming.

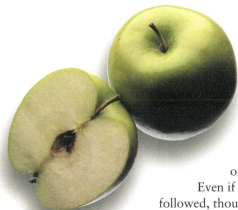
Over many years, conventional farming, with the use of pesticides, herbicides and synthetic fertilisers, has caused widespread environmental damage. Salinity, blue-green algae in waterways and soil fertility decline are just a few examples of land degradation due to conventional farming systems and excessive use of agricultural and horticultural chemicals.

Organic and bio-dynamic agriculture, on the other hand, has as its main objective the protection and preservation of the natural environment. It's based on sustainability — achieving an ecological balance between the soil and its natural inhabitants (pests and predators), animal life and food crops.

Rather than using artificial chemical fertilisers to promote crop growth, organic farmers nurture the soil to increase its fertility naturally. It's enriched with organic matter such as composted manure or plant waste, or with cover crops grown off-season and ploughed under at planting time. Land worked

IN BRIEF

- Which 'organic' labels can you trust? (Page 19.)
- Is organic food more nutritious? The scientific jury is still out (page 16).
- Does it taste different? Not significantly, but some people think it does. They don't always prefer the taste, though (see page 17).
- Is it more expensive? Yes (see page 17).
- Is it free from pesticides? Mostly, yes (page 16).
- Can it contain genetically modified ingredients? No — but accidents can happen (page 16).
- Is it better for the environment? Definitely (see left).



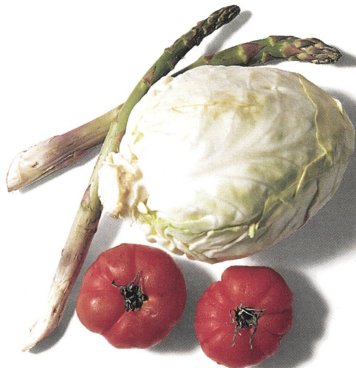
this way holds on to water well and is less likely to suffer from soil erosion and other types of degradation.

Is it free from pesticides?

Mostly. Organic farmers don't use synthetic chemicals such as artificial fertilisers, herbicides or pesticides. So produce grown organically should be pesticide-free.

Even if all organic farming principles are followed, though (and the produce grown meets the requirements of the National Standard for Organic and Bio-Dynamic Produce — see 'Certified' organic on page 18 for more on this), the produce can't be guaranteed to be *completely* free of chemical residues — air- or water-borne residues can drift onto organic farms, or the soil may still be polluted from previous farming methods, although high levels aren't permitted. However, the level of residues you'll find in organic food is likely to be much lower than in conventionally grown produce.

An Australian survey in the early 1990s of pesticides in organic vegetables examined 81 samples from about 33 growers, only 12 of whom were certified by an organisation accredited by the Australian Quarantine and Inspection Service (AQIS).



Five of the samples analysed (or about 6%) contained detectable concentrations of pesticides and shouldn't have been labelled 'organic' — though none exceeded the maximum residue limits prescribed by the Food Standards Code for all food. However, none of the samples *produced by a certified organic grower* contained detectable pesticide residues.

This is an important reason to buy 'certified organic' food if you want organic. For a list of the the AQIS-accredited certifying organisations, see *Which labels can you trust?* on page 19.

Overseas surveys have shown similar results. For example, when our sister organisation in the US reported on organic food two years ago, it couldn't find any publicly available comparisons of residues in organic vs conventionally grown food. So it tested large quantities of produce for more than 300 synthetic pesticides and found that 25% of the produce labelled 'organic' had traces of pesticides, compared with 77% of the conventionally grown produce. The organic foods consistently had the lowest pesticide residues.

Can it contain genetically modified ingredients?

No — at least that's the aim. Genetic modification (GM) is incompatible with the principles of organic agriculture, and using GM ingredients is prohibited by the National Standard for Organic and Bio-Dynamic Produce in certified organic or bio-dynamic products.

However, as with pesticide residues, there's always a slight chance of contamination beyond the producer's control — for example, if the organic farm is close to an area where a genetically modified crop is grown, wind or insects could carry pollen from one crop to the other. And this isn't only a theory. According to the Organic Federation of Australia, 87,000 packets of organic corn chips were destroyed in Europe when they were found to be contaminated with genetic material from GM corn caused by pollen drift.

For more information on our campaign for labelling GM food, visit our website (www.choice.com.au) or phone (02) 9577 3333 for a factsheet.

Is it more nutritious?

Perhaps — perhaps not. The scientific evidence so far is inconclusive. Some studies back up the idea that organic vegetables are more nutritious than conventionally grown produce; others — among them a small Australian study in the early 1990s —

found no differences in the inherent nutritional quality across farming methods.

A review published in the late 1990s of the literature produced over the past 50 years reports there've been few studies, and that fewer still are really comparable. There's a trend in the data indicating organically grown crops tend to be slightly higher in some nutrients.

For example, some studies found a higher vitamin C content in organically grown produce, and lower levels of nitrates. (Nitrates can transform in your body into highly toxic nitrites or nitrosamines, which have been linked to cancer.)

Does it taste better?

One day in June this year, around 40 CHOICE staff took a step towards healthy eating. They munched on carrots, cucumbers, bananas and Pink Lady apples — all for the sake of research. We wanted to find out whether you can pick organic fruit and vegetables by taste alone, and whether those we bought tasted better.

Our tasters had to pick the odd one out of three pieces of a type of produce — they didn't know whether two were organic and one conventional, or vice versa. They then had to say whether they preferred the taste of the odd one out or the others.

If there was no difference, statistically one in three would get it right by pure chance, but nearly twice as many correctly picked the odd one out, so in this case there apparently was a taste difference. With the Pink Lady apples in particular the tasters got it right — 71% picked out the organic apple. Interestingly, though, only 38% of them *preferred* the taste of the organic apples.

While our panel noted that the organic produce tasted different from the conventionally grown, there was generally no huge preference for either type, except for carrots, where 82% of those who picked the correct one preferred the organic product.

Ours was only a small test, but it indicates that some people can taste the difference between organic and conventional produce, even if they don't always *prefer* organic.

Other, larger taste tests have shown no significant taste differences between organic and non-organically grown fruit and vegetables. If they *do* taste different, experts think it's because organically grown produce probably contains more flavour compounds, possibly in response to attack by pests and predators, or because the plants haven't been treated with conventional pesticides.

Is it more expensive?

Yes. For various reasons, organic food is generally more expensive than conventionally grown produce.

It's likely to be more labour- and cost-intensive to produce, requires specialist knowledge and skills to grow, and may yield lower crops. Small operators can't benefit from economies of scale in production, marketing and distribution. In addition, some people are prepared to pay a premium for it.

And, as some argue, the price of organic food includes some hidden costs that conventional agriculture passes on to the taxpayer — to fix environmental and health problems resulting from land degradation and the overuse of synthetic chemicals.

When we checked prices in May this year (at supermarkets, greengrocers, markets and organic retailers in Sydney, Melbourne and Perth), we found organic fruit and vegetables on average 70% more expensive than their conventional equivalent. We priced organic and conventional apples, oranges, bananas, tomatoes, lettuce, carrots and potatoes.

We also checked prices in Hobart, but excluded the city from our analysis because we couldn't find enough organic produce.

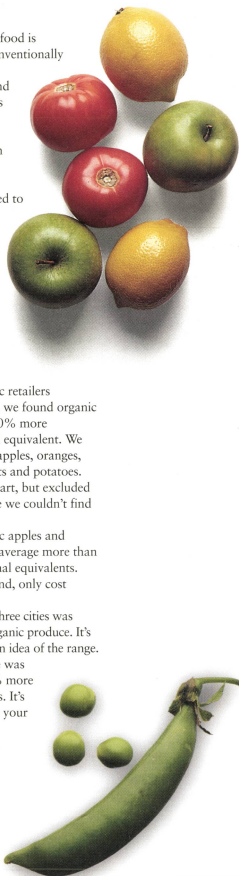
The price difference for organic apples and carrots was highest: they cost on average more than twice as much as their conventional equivalents. Organic oranges, on the other hand, only cost around 20% more.

We also checked which of the three cities was cheapest or most expensive for organic produce. It's only a snapshot, but it gives you an idea of the range.

■ In Melbourne organic produce was cheapest, costing on average 63% more than conventional fruit and veges. It's probably even cheaper if you buy your organics at market stalls.

■ In Sydney, where conventional produce is dearest, organics, too, cost the most — on average 74% more than conventional produce.

■ And in Perth, the cheapest city for conventionally grown produce in our small survey, you can expect to pay nearly twice as much for organics.



How to buy organic

You can buy organic food from some regular fruit and veggie shops, supermarkets and health food shops, via the Internet or from certified organic retailers. The most important thing is to look for a 'certified organic' label from one of the seven AQIS-accredited certifying organisations (for more on this, see *Which labels can you trust?*, far right). This way you'll be sure to get organic products that meet the national standard.

Don't pay premium prices for products labelled 'naturally grown', 'chemical-free' or just 'organic', with no certification details. Look for the certifier's logo or name on the produce or its packaging — and if it's displayed unpackaged, ask if you can see the box, which should have the grower's name and the certification number on it.

Certified retailers

Another way to make sure organic products are indeed certified by one of the approved certifiers is to look for a certified retailer with the ORGAA trademark (see below) displayed in the shop window.

The Organic Retailers' and Growers' Association of Australia (ORGAA) awards this certification to retailers who meet ORGAA's requirements for things

like labelling and storing certified organic produce. More than 50 retailers are currently certified.

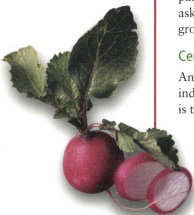
For a directory of certified retailers, phone ORGAA on (03) 9737 9799 or 1800 356 299, or visit its website at www.ofa.org.au/orgaalist.html.

Supermarkets

■ Of the three major supermarkets, a few Coles stores in all mainland states stock a range of certified organic fresh produce; some stores also stock a range of (mostly certified) organic grocery products; and certified organic meat is sold in some stores in NSW, Queensland, Victoria and WA (bio-dynamic beef). Store size and customer demand determine which stores stock which organic products.

■ Woolworths sells a range of dry (mostly certified) organic products and a range of mostly certified organic produce in an increasing number of stores. Organic beef is sold in some stores in WA, Queensland and NSW. It's currently running a pilot study on organic foods to find out what customers want.

■ Franklins told us it currently has no policy on organic products and doesn't stock them as a regular line.



ORGAA
ORGANIC RETAILERS & GROWERS
ASSOCIATION OF AUSTRALIA

The ORGAA logo lets you know which retailers meet requirements for things like storing and labelling organic produce.



'Certified' organic

At present there are no uniform requirements for the labelling of organic products in Australia. There's a standard — the National Standard for Organic and Bio-dynamic Produce, which specifies acceptable practices for the production, handling, processing, storage and transport — but it's only mandatory for the export of products labelled 'organic', 'bio-dynamic' or 'biological'.

Within Australia, the use of the term 'organic' on its own is unregulated. But to get certification for organic or bio-dynamic products sold on the domestic market, they too have to comply with the standard.

While the organics industry is keen to have the label 'organic' strictly controlled — used only on certified organic products — the Australia New Zealand Food Authority (ANZFA) has no plans at this point for regulation.

Regulation would address two issues:

■ **Safety:** ANZFA says there are no health and safety issues, as principles for the safety of all food (including maximum residue levels for pesticides) are stipulated in the Food Standards Code.

The industry argues, however, that the so-called 'safe' levels don't always take into account the long-term dietary intake of the pesticide residues, and that testing of new pesticides may be inadequate, as some health effects have only recently been recognised. If the use of 'organic' was regulated, people would know that organic products haven't been treated with pesticides at all and could choose accordingly.



You might see a 'certified organic' label attached to the produce like this, or on the packaging.

■ **Misleading claims:** NASFA argues that organic food labelling is adequately regulated under the Trade Practices Act and state and territory laws, which prohibit false and misleading advertising claims — such as labelling fruit 'organic' or 'chemical-free' if it's been sprayed with synthetic pesticides. However, the industry says it's difficult to prove fraudulent use of the term.

The industry's proposal for tighter control of the term 'organic' would enable you to buy organic products without having to learn which labels you can trust and which may not live up to the claim.

'Organic' or 'in conversion to organic'

On certified organic or bio-dynamic products you'll find either an 'organic' or 'in conversion to organic' label. Products labelled organic are grown on land that's been managed using practices appropriate to organic farming for at least three years.

Produce labelled 'in conversion to organic' indicates that the farm has been operating on organic principles for at least one but less than three years.

Processed organic foods

Don't just look for an approved certifier's label on fresh produce — the certification scheme applies to organic processed foods as well. These foods may contain certified organic ingredients — and say so on the label — but only if the *whole product* is certified organic can you be sure it meets all the requirements of the standard, which also includes conditions for appropriate processing, handling, transport and storage of organic products.

Which labels can you trust?

Seven organisations are currently accredited by the Federal Government's Australian Quarantine and Inspection Service (AQIS) to certify organic and bio-dynamic products from about 1500 growers and processors in Australia. AQIS randomly monitors the certifying organisations, which in turn regularly inspect the certified farms and processing plants.

Look for one of these organisations' logos (see right) on organic food if you want to be sure it meets the requirements of the National Standard for Organic and Bio-Dynamic Produce.

If you see a name or logo of a different certifying organisation, you can check on the AQIS website (www.aqis.gov.au/docs/approg/orgcertbodcontact.htm) whether it's become accredited, or phone the program manager at AQIS on (02) 6271 6638.

Look for these labels

BIO-DYNAMIC RESEARCH INSTITUTE

Post Office, Powelltown 3797.
Phone: (03) 5966 7333.
Fax: (03) 9566 7433.



BIOLOGICAL FARMERS OF AUSTRALIA CO-OP

PO Box 3404, Toowoomba Village Fair 4350.
Phone: (07) 4639 3299.
Fax: (07) 4639 3755.
Email: bfa@icr.com.au.
Website: www.bfa.com.au.



NATIONAL ASSOCIATION FOR SUSTAINABLE AGRICULTURE (AUSTRALIA)

PO Box 768, Stirling 5152.
Phone: (08) 8370 8455.
Fax: (08) 8370 8381.
Email: enquiries@nasaa.com.au.
Website: www.nasaa.com.au.



ORGANIC HERB GROWERS OF AUSTRALIA

PO Box 6171, South Lismore 2480.
Phone: (02) 6622 0100.
Fax: (02) 6622 0900.
Email: ohga@nrg.com.au.
Website: www.organicherbs.org.



ORGANIC VIGNERONS ASSOCIATION OF AUSTRALIA

1 Gawler Street (PO Box 503), Nuriootpa 5355.
Phone: (08) 8562 2122.
Fax: (08) 8562 3034.
Email: info@ovaa.asn.au.
Website: ovaa.asn.au.



TASMANIAN ORGANIC-DYNAMIC PRODUCERS

PO Box 434, Mowbray Heights 7248.
Phone: (03) 6383 4039.
Fax: (03) 6383 4895.
Email: chottys@bigpond.com.



THE ORGANIC FOOD CHAIN

PO Box 2390, Toowoomba 4350.
Phone: (07) 4637 2600.
Fax: (07) 4696 7689.
Email: organicfoodchain@hotmail.com.



If you have small children, you want them to have maximum protection in a car crash. So which child restraint should you choose?

Child restraints

ALL PHOTOS: NSW RTA



IN BRIEF

- 21 restraints on test: baby restraints, child seats, convertibles and booster seats.
- All the tested models meet the requirements of the Australian standard — considered the most stringent in the world. But some only just make it, while others offer even better protection.
- Only two convertibles received a 'preferred buy' rating. The others weren't as safe as some specialised models in at least one mode (forward or rear-facing).

ALL CHILD RESTRAINTS IN Australia meet the requirements of the current Australian standard.

However, a test carried out by the NSW Roads and Traffic Authority (RTA), NRMA and Royal Automobile Club of Victoria (RACV) found that some only just make it, while others offer additional safety.

The test program included extensive crash testing, which was more rigorous than required by the standard, as well as assessing the ease of installation and use in a wide range of car types. See *What was tested*, above right, for details.

What type for your child?

Four types of child restraint were included in this test:

■ **Rear-facing baby restraints** for children up to 9 kg or 700 mm (up to about six months). You use this type until your child physically outgrows it and can sit and hold their head upright.

Some models are suitable for heavier babies up to 12 kg (see *Convertibles*, page 24).

■ **Forward-facing child seats** for children 9 kg to 18 kg (six months to about five years). Use this type until your child physically outgrows it — usually until their shoulders are too wide.

■ **Convertible** child restraints that can be used

as both a baby restraint and a child seat.

■ **Booster seats** for children who have outgrown their child seat but can't properly use an adult seatbelt yet.

PREFERRED BUYS

Rear-facing baby restraint

SAFE-N-SOUND Baby Safety Capsule 2000/A/95 \$175

Forward-facing child seat

CENTURY Carrera Model 2100 (A) \$192

SAFE-N-SOUND Cosi Rider 25B/1/95 \$174

SAFE-N-SOUND Discovery Plus 7000B/5/95 \$214

Convertible child restraint

(Can be used as a baby restraint and child seat)

SAFE-N-SOUND Galaxy 7000/J/95 \$246

SAFE-N-SOUND Guardian Retractor 7000/G/95 \$306

Booster seat

IGC Advance \$88

(A) According to the manufacturer, this model has been discontinued, but you may still find it in shops or secondhand.

What was tested?

Performance

The restraints were installed on a test sled (see photo, below) that simulated up to six crashes for each model. For various reasons, not all the tests were carried out for all the types:

- A frontal crash at 49 km/h, as required by the standard (all models tested).
- A frontal crash at 56 km/h to determine which models provide additional protection (all models tested except booster seats).
- A 90° side-impact crash at 32 km/h, as required by the standard. A side door was fitted to the test sled to assess whether the dummy's head hit the door during the crash (all models tested except rear-facing restraints for heavier children — see *Heavier babies* on page 24).
- A 45° side-impact crash at 32 km/h, applying a sideways as well as a frontal force (all models tested except rear-facing restraints for heavier children).



These models are all profiled on the following pages.

The Australian standard for child restraints is considered the most stringent in the world and all the tested restraints meet it. So no matter which model you buy (or have already bought), as long as it's installed and used properly, it offers protection for your child far beyond what a seatbelt can provide.

The test program was more rigorous than the standard to find models providing even better protection — the preferred buys.

The 'preferred buy' requirements were:

- The dummy stayed in the restraint and the restraint stayed attached to the test sled. (See *What was tested?*, above, for details of all the tests.)
- Rigid and load-bearing restraint parts stayed intact and attached to the restraint.
- Crash forces were well distributed over the dummy's torso.
- There was no excessive head movement, which would increase the risk of the head hitting parts of the car.
- Easy to install and use.
- Compatible with a range of car types.

■ A rear crash at 32 km/h, as required by the standard (all models tested except booster seats; in a rear crash, the main protection is provided by the car seat and seatbelt rather than the booster seat).

■ A rollover crash at 16 km/h (as required by the standard only for rear-facing baby restraints).

A new restraint was used for each test. Convertible restraints were tested in each of their recommended modes.

The forces on the head and the distribution of forces over the body were measured using test dummies representing children of different weights.

High-speed cameras were used to monitor the dummy's movements during the crashes.

Ease of installation and use

A panel assessed how easy the restraints are to install and use on the left side and in the centre of the back seat of six car categories:

- | | |
|--------------------|------------------------|
| ■ Small hatchback. | ■ Medium sedan. |
| ■ Large sedan. | ■ Large station wagon. |
| ■ People mover. | ■ Large 4WD. |

How to install and use one correctly

Buying a Standards-approved restraint ensures your child will get a level of protection that's probably the best in the world — if you install and use the restraint correctly, that is.

- Read and follow the instructions.
 - If possible, install it in the centre rear position of your car (except for a booster seat when your car has only a lap belt in the centre).
 - If your car has a passenger airbag, never use a rear-facing baby restraint in the front passenger seat.
 - If your car doesn't have a rear seat and you have to use a forward-facing restraint in the passenger seat, move the seat back as far as possible and discourage the child from leaning forward.
 - The restraint's top tether strap and the car's seatbelt should be as tight as possible. Press the restraint into the car seat with your body weight when adjusting the seatbelt and top tether.
 - Ensure the harness shoulder straps are positioned correctly. On rear-facing restraints, they should be at or just above the child's shoulder height. On forward-facing seats they can be located up to 25 mm below the child's shoulders.
 - Don't use a restraint that's been in an accident — even if there's no visible damage. This may be a problem if you want to buy a restraint secondhand — even if the owners say it hasn't been in an accident, check for any visible damage and test whether the buckles and adjusters work properly.
 - If you have problems fitting your restraint yourself, or if you want to have a secondhand model checked for damage, you can get help from approved fitters. Call your state's motoring organisation for the nearest one to you:
- ACT and NSW:** NRMA on (02) 9292 9632 or RTA on 1800 042 865.
Northern Territory: only one approved fitter in Darwin on (08) 8927 6022.
Queensland: RACQ on (07) 3361 2785 (Brisbane) or 1800 816 523 (rest of Queensland).
South Australia: RAA on (08) 8202 4568.
Tasmania: RACT on 13 27 22.
Victoria: RACV on (03) 9790 2190.
Western Australia: RAC of WA on (08) 9421 4250.

REAR-FACING BABY RESTRAINT

Tested model

SAFE-N-SOUND Baby Safety Capsule 2000/A/95 \$175

This is the only dedicated model of this type. However, there are a number of convertible restraints that can be used as both baby restraint and child seat. See page 24 for their profiles.

Preferred buy

SAFE-N-SOUND BABY SAFETY CAPSULE 2000/A/95

Target price: \$175

GOOD POINTS

- The outstanding performer overall in this category (that is, better than any of the convertibles in rear-facing mode).
- The crib can be detached from the shell, so you don't have to disturb a sleeping baby.
- Relatively compact.
- Readily compatible with most vehicle types.



BAD POINTS

- The deep design can reduce air circulation, and make the baby difficult to see from the front seats. Ensure good airflow — for example, by directing air vents to the back seat.
- A weaker person may have difficulty manoeuvring the crib in and out of the shell.
- In smaller sedans and some 4WDs you may not be able to move the seat in front of the restraint right back.

CONVERTIBLES IN REAR-FACING MODE

SAFE-N-SOUND Galaxy 7000/J/95 \$246

SAFE-N-SOUND Guardian Retractor 7000/G/95 \$306

Both had acceptable crash protection in rear-facing mode; for more information, see their profiles on page 24. Also see footnote C on page 24.

Prices throughout this article are good targets to aim for when shopping around, based on nationwide checks in July 2000.

FORWARD-FACING CHILD SEATS

Tested models (in alphabetical order)

CENTURY Breverra Model 4700 (A)	\$214
CENTURY Carrera Model 2100 (B)	\$192
SAFE-N-SOUND Cosi Rider 25B/1/95	\$174
SAFE-N-SOUND Discovery Plus 7000B/5/95	\$214
SAFE-N-SOUND Maxi Rider 10/95 (A)	\$269
SAFE-N-SOUND Series 3 Economy C/95	\$127

(A) This model can also be used as a booster seat (see far right).

(B) According to the manufacturer, this model has been discontinued, but you may still find it in shops or secondhand.

The **CENTURY Carrera** and the **SAFE-N-SOUND Cosi Rider** and **Discovery Plus** were the best performers. However, the **SAFE-N-SOUND Discovery Plus** allowed significantly more forward movement of the head in the frontal crashes than other models. While it was still within acceptable limits, it may not offer as much head protection.

The **SAFE-N-SOUND Series 3 Economy** didn't perform as well as the others in the 56 km/h frontal crash. (While this was previously a preferred buy, in this test it allowed some slippage of the top tether strap adjuster. Otherwise, it performed as well as previously.)

In the 90° side-impact crash, the **CENTURY Breverra** and **SAFE-N-SOUND Maxi Rider** didn't prevent the dummy's head from hitting the door.

All the tested models potentially allow the child's head to hit the door in a 45° side-impact crash. However, as this test is very severe, none of the restraints was disqualified for this.

A child seat has to fit your child for several years, so it's important it can grow with them by offering a good range of shoulder height adjustment. The **SAFE-N-SOUND Cosi Rider** is more limited in this respect than the other tested models.

If the back of your car's rear seats is deeply contoured, it may be difficult to use the reclining function on some child seats.

In addition to the six restraints listed here, a number of convertible models can be used as both a baby restraint and forward-facing child seat. See page 24 for their profiles.

Preferred buys

CENTURY CARRERA MODEL 2100

Target price: \$192

GOOD POINTS

- Performed well in most crash tests.
- Easy to install and use.

BAD POINTS

- Low tether anchorage allowed forward movement of the top of the restraint.



SAFE-N-SOUND COSI RIDER 25B/1/95

Target price: \$174

GOOD POINTS

- Performed well in most crash tests.
- Easy to use.

BAD POINTS

- Limited adjustment height for larger children.
- Top tether strap difficult to adjust.



SAFE-N-SOUND DISCOVERY PLUS 7000B/5/95

Target price: \$214

GOOD POINTS

- Easy to install and use.
- Good range of harness adjustments.

BAD POINTS

- In frontal crash tests, it allowed more forward head movement than other models.
- Can be moved sideways when installed.



CONVERTIBLES IN FORWARD-FACING MODE

SAFE-N-SOUND Galaxy 7000/1/95	\$246
SAFE-N-SOUND Guardian Retractor 7000/G/95	\$306

Both had acceptable crash protection in forward-facing mode; for more information, see their profiles on page 24. Also see footnote C on page 24.

BOOSTER SEATS

Tested models (in alphabetical order)

CENTURY Breverra Model 4700 (A)	\$214
CENTURY Graduate Model 808	\$77
IGC Advance	\$88
SAFE-N-SOUND Celebrity 4800/95 (B)	\$84
SAFE-N-SOUND Maxi Rider 10/95 (A)	\$269
VITA Pacific KiddySAFE MK.II	\$77

(A) This model can also be used as a forward-facing child seat (see left).

(B) This model is similar to the Safe-n-Sound Observer, Tourer and Voyager (different covers).

All the tested booster seats provided adequate protection in the frontal crash.

The **IGC Advance** was the only model that prevented contact of the dummy's head with the side door in the 90° side-impact crash.

The **CENTURY Breverra** and **SAFE-N-SOUND Maxi Rider** are convertible restraints that can be used as both a forward-facing child seat (see left) and a booster seat. They have virtually no side wings and provided hardly any protection in the side-impact crashes.

Look for a booster seat that provides side support. Children often fall asleep during a trip, and without side support their upper body may slip out of the restraint.

Don't use a booster seat if it lifts your child so high that they wouldn't have head support in a rear-end crash. Make sure your child's eye level is below the top edge of the back of the booster or car seat (unless it has a headrest at the back).

Preferred buy

IGC ADVANCE

Target price: \$88

GOOD POINTS

- Provided the best support in the 90° side-impact crash.
- Provides side support for the head of a sleeping child.
- Easy to use and install.
- High backrest provides good head support.

BAD POINTS

- Didn't do as well as others in the 45° side-impact crash.



Note: Booster cushions without a back aren't recommended. In previous tests they didn't provide side-impact protection (allowing the dummy's head to hit the car door). As their design hasn't changed, they weren't included in this test.

If you must use a booster cushion, install it on the centre rear seat with a lap/sash seatbelt, or a lap-only belt and an additional child harness.

CONVERTIBLES

Tested models (in alphabetical order)

CENTURY Contour Model 5500	\$214
CENTURY Infinity Model F1-304	\$247
CENTURY Ovation Model 6500	\$233
CENTURY Smart Move Model 5600	\$297
IGC Gosafe 1000 (A)	\$209
INFA PRODUCTS Espace Cocoon – Future (B)	\$249
SAFE-N-SOUND Compaq Recliner 25/A/95	\$265
SAFE-N-SOUND Galaxy 7000/J/95 (C)	\$246
SAFE-N-SOUND Guardian Retractor 7000/G/95 (C)	\$306
SAFE-N-SOUND King Recliner 7400/95	\$229

(A) Similar to Gosafe 2000 (\$230) and Gosafe 3000 (\$270).

(B) According to the manufacturer, this model has been discontinued, but it may still be available in shops or secondhand.

(C) Similar to Safe-N-Sound Galaxy Classic, Galaxy Ultra, Guardian, Jupiter Ultra, Omega, Royale, Royale Retractor and Sleep 'N' Recline.

Convertible restraints can be used as a rear-facing baby restraint (for children up to 9 kg) and a forward-facing child seat. In addition, you can use some models as a rear-facing restraint for heavier children up to 12 kg (see *Heavier babies*, below).

Their performance was assessed in all the modes they're recommended for, and only models that did well in all modes received a 'preferred buy' rating.

The idea behind a convertible may sound very good at first glance.

However:

- They often don't offer the same level of crash protection as good specialised restraints.
- Convertibles are usually quite large. If you use one in baby restraint mode in a small car, the seat in front of it may be unusable for an average-size adult.

HOW THEY PERFORMED

The **SAFE-N-SOUND Galaxy** and **Guardian Retractor** are the only preferred buys. All the other convertibles weren't as safe as some specialised models in at least one of the crashes in baby restraint mode:

- The rebound bar separated from the **CENTURY Smart Move** in a frontal test, and from the **CENTURY Ovation** and **Infinity** in the 90° side-impact test.
- The **CENTURY Smart Move** and **Ovation**, **IGC Gosafe**, **INFA PRODUCTS Espace Cocoon** and the **SAFE-N-SOUND Compaq Recliner** and **King Recliner** allowed head movement in excess of or only marginally within the test limits in frontal and/or side-impact crashes.
- The **CENTURY Contour** and **Ovation**, **IGC Gosafe**, **INFA PRODUCTS Espace Cocoon** and **SAFE-N-SOUND King Recliner** didn't distribute the crash forces as well as the others.

HEAVIER BABIES

The **CENTURY Infinity** and the **SAFE-N-SOUND Galaxy** and **Guardian Retractor** are Standards-approved to carry babies of up to 12 kg in the rear-facing restraint mode. This may be important if your child weighs above 9 kg yet can't support their own head in a forward-facing seat.

As the **CENTURY Infinity** didn't get a 'preferred buy' rating in normal

restraint mode, only the two **SAFE-N-SOUND** models were tested with an 11 kg dummy. Both performed well and are preferred buys.

All three models were also tested with a 15 kg dummy. They all allowed excessive movement of the dummy. So don't keep your child in a baby restraint once they exceed the approved weight.

Preferred buys

SAFE-N-SOUND GALAXY 7000/J/95

Target price: \$246

GOOD POINTS

- Acceptable crash protection in both baby and child modes.
- Easily converts between baby and child modes.
- Suitable for babies up to 12 kg.

BAD POINTS

- Performance as a baby restraint isn't as good as the dedicated model's (see page 22).
- Relatively long as a baby restraint, so it may not fit in some vehicles.
- As a child seat in frontal crash tests, it allowed more forward head movement than other models.



SAFE-N-SOUND GUARDIAN RETRACTOR 7000/G/95

Target price: \$306

GOOD POINTS

- Acceptable crash protection in both baby and child modes.
- Easily converts between baby and child modes.
- The harness is easy to adjust.
- Suitable for babies up to 12 kg.

BAD POINTS

- Performance as a baby restraint isn't as good as the dedicated model's (see page 22).
- Relatively long as a baby restraint. In smaller sedans and some 4WDs you may not be able to move the seat in front of the restraint right back.
- As a child seat in frontal crash tests, it allowed more forward head movement than other models.



Doing the SALSA

Are any of them worth double-dipping? And what about the thin, watery ones that slide off your chip, splat on the carpet and get you banned from parties? We found some at both ends of the scale in our taste test of 10 popular brands of salsa.



CHOICE CELEBRATED ITS 40th birthday in May. We had a great open day with balloons, banners, champagne and ... salsa. More than 100 visitors kindly volunteered their keen palates for our salsa taste test.

Each person tasted four salsas, scoring them for texture and flavour as well as giving them an overall score. It was a blind taste test, so they didn't know what brand they were dipping into.

What's salsa?

Beyond its literal translation, 'sauce', salsa defies definition. Most often it's a mixture of tomatoes, onion and chilli, sometimes with other ingredients. It can be smooth or chunky, and mild, medium or hot. (In our test we looked at the mild versions because we didn't want to scare potential tasters off with something really hot.) It can be slightly sweet or not sweet at all, and it might be flavoured with lime juice.

Which ones would you double-dip?

Our tasters voted **SAVION SALAD** the clear winner. We included it for comparison because it was the only fresh product available (kept in the fridge

section at the supermarket) and we wanted to see how it compared to the long-life ones. It's made with tomato purée, not chopped tomatoes. But even though it's called a 'salad' it definitely went down well as a salsa dip.

Bottom of the pile was **HOME BRAND Salsa Dip Mild**. Tasters didn't like the thin sauce or its texture.

Continued overleaf

TOMATO AND BASIL SALSA WITH BAKED RICOTTA

You'll need:

- 6 Roma tomatoes
- 1 Spanish onion
- 2 cloves garlic
- 2 tablespoons chopped fresh basil
- 2 tablespoons balsamic vinegar
- Salt and pepper to taste
- 250 g baked ricotta cheese to serve

- Cut the tomatoes in half and remove the seeds. Chop the flesh into small cubes.
- Peel and chop the onion finely.
- Crush the garlic.
- Mix all ingredients (except the

ricotta) in a bowl and stand for 30 minutes.

This recipe should make enough dip for about eight people; serve with crusty French bread and thin slices of baked ricotta cheese.



PROFILES

The salsas are profiled in order of best to worst overall scores, top to bottom from the left. Prices shown don't include GST.

SAVION SALAD

This product is currently only available in NSW and Victoria, but should be available nationally by the end of 2000.

Size: 200 g

Price paid: \$2.89

Overall score: 67%

Ingredients: Tomato purée, vegetable oil, onion, salt, parsley, spices.

Tasters' comments: Thick sauce; crunchy pieces; tastes of onions and garlic.



TOSTITOS SALSA MILD

This product has been replaced by Doritos Mild Salsa. In the manufacturer's own taste tests the two products got the same results, but there's a lot more salt in the Doritos one, as well as some different ingredients.

Size: 325 g

Price paid: \$2.27

Overall score: 63%

Ingredients: Tomatoes, green chillies, tomato paste, dehydrated onion, salt, vinegar, jalapeno peppers, spices, garlic powder, xanthan gum, water added.

Tasters' comments: Less mild than most but the flavour was generally liked.



MASTERFOODS CHUNKY SALSA

Size: 300 g

Price paid: \$2.20

Overall score: 62%

Ingredients: Tomatoes, onion, capsicum, salt, vinegar, jalapeno peppers, sugar, spices, xanthan gum, chillies, flavouring, water added.

Tasters' comments: Vegetable pieces a little soft; slight peppery taste.



OLD EL PASO CHUNKY TOMATO SALSA

Size: 300 g

Price paid: \$1.99

Overall score: 61%

Ingredients: Tomatoes, green capsicum, onion, modified corn starch (1422), vinegar, salt, sugar, mineral salt (509), paprika, chillies, oregano, cumin, water added.

Tasters' comments: Slightly soft vegetable pieces; quite 'tomatoey'.



CC'S SALSA MILD

Size: 300 g

Price paid: \$2.22

Overall score: 60%

Ingredients: Tomatoes, onion, capsicum, vinegar, modified starch (1422), sugar, salt, spices, chillies, water added.

Tasters' comments: Thick sauce, quite good texture.



FARMLAND MILD SALSA DIP

Size: 320 g

Price paid: \$2.24

Overall score: 59%

Ingredients: Tomatoes, vinegar, onion, capsicum, sugar, cornflour, salt, herbs, spices, water added.

Tasters' comments: Thick sauce; tastes of lime.



MASTERFOODS ORIGINAL SALSA

Size: 300 g

Price paid: \$1.98

Overall score: 58%

Ingredients: Tomatoes, capsicum, onion, salt, thickener (modified corn starch), herbs and spices, sugar, food acids (acetic, citric), natural colour (carmine), water added.

Tasters' comments: Vegetable pieces not very chunky; very mild; the saltiest.



OLD EL PASO THICK 'N' CHUNKY

Size: 375 g

Price paid: \$3.45

Overall score: 56%

Ingredients: Tomatoes, onion, red and green capsicum, salt, sugar, modified corn starch (1422), vinegar, mineral salt (509), chillies, garlic, water added.

Tasters' comments: Thin sauce; chunky vegetable pieces; a bit sour.



BYRON BAY CHILLI CO MILD SALSA PICANTE

Size: 300 g

Price paid: \$2.87

Overall score: 56%

Ingredients: Tomato, onion, jalapeno/ cayenne chilli, garlic, coriander, cumin, salt, xanthan gum.

Tasters' comments: Tastes of peppers; quite spicy and hot.



HOME BRAND SALSA DIP MILD

Size: 300 g

Price paid: \$1.99

Overall score: 54%

Ingredients: Tomatoes, capsicum, onion, vinegar, modified starch (1422), herbs and spices, dextrose, water added.

Tasters' comments: Thinnest sauce of the lot.



Snack facts: how much is in what you munch?

Even the most dedicated couch potato knows that a carrot stick is better for you than a potato crisp. But if you dip that high-fibre, low-fat, low-salt veggie stick into some yummy cream cheese and onion dip — what then?

In fact, carrot sticks with a few teaspoons of dip have a similar amount of fat, calories and salt to a handful of potato chips. And dipping into reduced-fat mayo, for example, doesn't change much: there's a fraction less fat compared to dip, but the calories and sodium are much the same.

Salsa's a pretty good choice unless you're seriously watching your sodium intake, in which case making your own salsa is your best nutritional bet. The sodium content of the ones we looked at ranged from 400 mg to 800 mg per 100 g.

Here's our party snack guide: if you're trying to watch your diet, check it out and stick to our star snacks (★), which are the healthiest choices.

1 tablespoon tomato salsa ★★

- 45 kJ
- Practically no fat
- 165 mg sodium

1 tablespoon CHOICE make-it-yourself salsa (see page 25) ★★

- 20 kJ
- Practically no fat (unless you serve it with baked ricotta cheese, as the recipe suggests. This gives it 1 g per serve).
- 5 mg sodium (or 20 mg with baked ricotta cheese) plus any added salt.

1 tablespoon sour cream dip

- 180 kJ
- 4 g fat.
- 130 mg sodium

1 tablespoon mayonnaise

- 295 kJ
- 6 g fat
- 155 mg sodium

5 stuffed olives

- 75 kJ
- 1.5 g fat
- 415 mg sodium

1 tablespoon cream cheese dip

- 230 kJ
- 5 g fat
- 150 mg sodium

1 tablespoon salted peanuts

- 340 kJ
- 7 g fat
- 45 mg sodium

1 cube cheddar cheese

- 255 kJ
- 5 g fat
- 100 mg sodium

5 corn chips

- 210 kJ
- 3 g fat
- 50 mg sodium

1 tablespoon reduced-fat mayonnaise

- 225 kJ
- 4 g fat
- 150 mg sodium

5 potato crisps

- 210 kJ
- 3.5 g fat
- 65 mg sodium

6 puffed cheese snacks

- 215 kJ
- 2.5 g fat
- 100 mg sodium

4 small savoury crackers

- 205 kJ
- 2 g fat
- 105 mg sodium

2 water crackers ★★

- 145 kJ
- 1 g fat
- 50 mg sodium

1 tablespoon salted mixed nuts

- 340 kJ
- 7 g fat
- 30 mg sodium

6 small rice crackers ★★

- 180 kJ
- 1 g fat
- 60 mg sodium

Veggie sticks ★★

- Low in calories
- No fat
- Low in salt

How green is your home?



Find out by filling in our quiz. Then check out our tips on how to reduce the environmental impact of your home — and often save money at the same time.

IN BRIEF

- Our quiz tells you how green your home is, and identifies areas where you can improve.
- Most energy- and water-saving appliances and devices also save you money. So once they've paid for themselves, you'll be better off financially too.

A MAJORITY OF AUSSIES RECKON they're concerned about the environment (70%), and about 10% think environmental problems are *the* most important social issue.

Still, when it comes to putting this into practice:

- Only about half of all dwellings have some form of insulation.
- More than half of all households don't take any steps to conserve water.
- Almost every second household has two or more cars.

A common reason for inaction, of course, is cost — it's the main factor discouraging people from installing insulation, for example. However, if you can afford the initial cost you'll reduce your heating and cooling needs and your energy bills — enough to recover the installation costs within a few years. It'll reduce your home's environmental impact and make it more comfortable to live in.

This is true for many energy- and water-saving measures.

So try our quiz on the right to find out your home's overall environmental impact, and where you can improve the most. Our tips (pages 28–32) tell you how to achieve this — and whether there's money to be saved as a result.

Don't believe it? Then read about some real-life consumer experiences on page 31.

Energy

The main environmental impact of energy use is the increased greenhouse effect. Burning fossil fuels to generate electricity or heat produces carbon dioxide (CO₂) — the main greenhouse gas. You can reduce the impact of your home by reducing your energy consumption and by using sources of energy that don't produce CO₂.

Whatever you choose, the beauty is that you're likely to save money as well.

Here's what you can do.

Hot water

■ A conventional electric water heater produces about the same amount of greenhouse gas pollution as the family car. Get a gas, solar or heat-pump system and save several tonnes of CO₂ a year.

Solar and heat-pump water heaters are more expensive to buy, but there are government rebates in some states (Queensland, Victoria, some NSW councils and Whyalla, SA). Depending on where you live and what system you're replacing, it can pay for itself in a few years (see CHOICE, December 1999).

■ Use a water-efficient shower head. Our test (CHOICE, December 1998) showed that good models cost from as little as \$20 — money they'll save on your electricity and water bills in only a few months.

How green is your home?

ENERGY

■ Do you have a solar, heat-pump or gas water heater?	
Yes	6
No	0
■ Is your house insulated?	
Yes, ceiling and walls	6
Yes, ceiling	4
Yes, walls	2
No	0
■ Do you use long-life light bulbs?	
Wherever possible	2
Sometimes	1
Never	0
■ Do you use a water-efficient shower head?	
Yes	2
No	0
■ Do you wash your clothes in cold water?	
Always	2
Sometimes	1
Never	0
■ Do you subscribe to green power?	
Yes, for more than 50% of my electricity use	8
Yes, for up to 50% of my electricity use	4
No	0
■ Are your home's large appliances (fridge, washing machine, dishwasher, air conditioner, dryer) energy-efficient (four stars or more on the old energy label — see <i>Choice Cuts</i> , August 2000, about changes to energy labels)?	
All	2
Some	1
None	0
Don't know / can't remember	0
■ Do you use a clothes dryer?	
Never	2
Sometimes	1
Always	0

Your energy score out of 30

TRANSPORT

■ How big is your average weekly petrol or diesel bill?	
\$55+	0
\$45 to \$55	5
\$35 to \$45	10

POINTS

\$25 to \$35	15
\$15 to \$25	20
Less than \$15	25
I don't have a car	30

Your transport score out of 30

WASTE

■ Do you compost your kitchen waste (in a compost bin or worm farm)?	
Always	4
Sometimes	2
Never	0
■ Do you recycle the following materials?	
Glass	1
Plastic	1
Metal	1
Paper	3
None of the above	0
■ When shopping, do you try to:	
Avoid products with excessive packaging	2
Avoid/reuse plastic bags	1
Buy products made from unbleached paper	1
Buy products made from recyclable materials	1
Buy products made from recycled materials	3
None of the above	0
■ Do you pass on items you don't need any more (for example, old clothing or furniture) to charities, etc, rather than throwing them away?	
Always	2
Sometimes	1
Never	0

Your waste score out of 20

WATER

■ Do you use rainwater for all your water needs?	
Yes (go straight to the <i>Chemicals</i> section)	15
No: continue with the other <i>Water</i> questions	
■ Do you use water-efficient shower heads and taps, or have a gravity-fed water system?	
Shower head and taps, or gravity-fed system	5
Shower head	4
Taps	1
No	0
■ Do you usually:	
Shower for 5 minutes or less	4
Shower between 5 and 10 minutes	2
Shower for more than 10 minutes, or take baths	0

■ Do you use a dual-flush toilet?	
Yes (3/6 L cistern)	2
Yes (4.5/9 L cistern)	1
No	0
■ What kind of washing machine do you have?	
Front loader	1
Top loader	0
■ How do you water your garden?	
Use rainwater, or have no garden to water	3
Only when necessary	2
Automatic system every second or third day	1
Automatic system every day	0

Your water score out of 15

CHEMICALS

■ Inside your home, do you use many different chemical cleaners, insect killers or other chemicals?	
Never	2
Sometimes	1
Regularly	0
■ Outside your home, do you use fertiliser, snail bait, weedkillers, pool chemicals or other chemicals?	
Never	3
Sometimes	1
Regularly	0

Your chemicals score out of 5

Your scores

Energy	
Transport	
Waste	
Water	
Chemicals	

TOTAL

The environmental impact of your home is:

Very low	86 or more
Low	66 to 85
Typical	41 to 65
Fairly high	25 to 40
High	24 or less

DO SOMETHING!

Are you more of a visual type? Well, you can see how to act on many green tips in the video *Do something!*, produced by Planet Ark with backing from the Australian Greenhouse Office, Environment Australia and the NSW Sustainable Energy Development Authority.

In about 30 minutes, half a dozen Aussie celebrities demonstrate how easy it is to save water and energy, reduce waste and pollution — and save money at the same time.

There are also short advertorials praising the products of sponsors Aware and Sanitarium — treat them with the same reserve you apply to any commercial.

You can borrow the video and pick up a *Do something!* booklet free from Video Ezy stores around the country.

■ Taking five-minute showers instead of longer ones or baths may mean a bit of a lifestyle change, but it can save considerable money.

Heating and cooling

■ An uninsulated roof accounts for a large part of a house's winter heat losses and summer heat gains. So installing roof insulation should be a number-one priority for house owners.

It'll save you enough on your energy bills to pay for the investment within a few years — especially in the colder parts of Australia. And it'll reduce your CO₂ account by hundreds of kilograms a year.

■ Draughtproof your doors and windows, and close off any unused pet doors and open fireplaces.

■ Heat and cool your home to reasonable temperatures. For example, heating rooms to 20°C instead of 23°C probably means you'll have to wear a jumper. But each degree Celsius less will save about 10% on your energy use.

■ Check with your state energy information centre for more tips — for example, on passive solar design when building or renovating your house.

Renewable energy

Using electricity generated from renewable energy sources is one of the few areas where being energy-wise doesn't also pay off financially. However, the environmental benefit is huge.

■ All electricity retailers except in South Australia and the Northern Territory offer green power schemes.

If you subscribe to such a scheme you're guaranteed that the amount of electricity you use (or a certain percentage of it, depending on the scheme you choose) is generated by renewable sources — avoiding tonnes of CO₂. However, you'll have to pay a premium on the electricity tariff (to help pay for the development of the green energy sources), amounting to about the price of a cappuccino a week for the average household.

■ If you're really keen, you can even generate your own electricity. For example, photovoltaic systems convert solar radiation into electricity without producing any pollution. Installing a correctly sized system means you'll never have to pay an electricity bill again.

The downside? While a government rebate makes it much more affordable, the purchase price is still very high and it'll take

a long time to pay for itself. (See *Choice Cuts*, page 4, for more on these systems.)

Large appliances

■ The next time you replace a large appliance, choose one with a high energy rating. Our tests show that energy-efficient models that still perform well aren't necessarily more expensive to buy.

■ Drying your washing on a clothesline instead of in a dryer can save hundreds of kilos of CO₂ — and quite a bit of money too.

■ A front-loading washing machine uses only about half the amount of water of a top loader, and is also more energy-efficient — and therefore costs only about half the money to run.

■ Wash your clothes in cold water. Our tests of washing machines and detergents show that dirt removal is only slightly better in warm water — but energy costs can be up to \$70 a year higher.

■ Always fully load your washing machine and dishwasher. Half-load programs use less energy than the normal program, but still more than 50% of a full load.

Lighting

■ Long-life light bulbs last several times as long as incandescent bulbs and use only 20–25% of the energy for the same light output. So over their lifetime they more than pay for the higher purchase price.

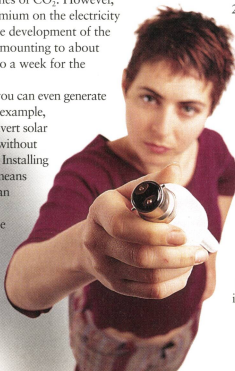
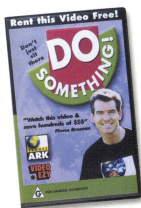
Check out our test results for the most reliable models (see CHOICE, April 2000).

Transport

Each litre of petrol burnt produces about 2.5 kg of greenhouse gases (carbon dioxide equivalents), and each litre of diesel almost 3 kg.

But that's not all. Motor vehicles are the main culprits for air pollutants such as carbon monoxide (about 90%), oxides of nitrogen (about 80%), hydrocarbons (about 40%) and particles (about 30%).

■ If you have the option, the most effective way to reduce your car's environmental impact is to leave it in the garage as often as possible: use public transport, a bicycle, walk, or organise a car pool for work or to drop the kids off at school. Many people still need a car for some things, though, so not having one at all often isn't an option.



Continued on page 32

Real-life experiences

In CHOICE earlier this year we asked for your experiences being green. Thanks to all who wrote to us — we received some very detailed accounts of your efforts.

Your favourite tips

- The most popular energy-saving tip was using a gas, solar or heat-pump water heater, followed by installing insulation and using long-life light bulbs.
- Many people save water by installing a water-efficient shower head and reducing the amount of water needed in the garden — for example, by using rainwater.
- Composting seems to be a widespread method of reducing the amount of waste going to landfill. So is using your council's recycling facilities.
- Quite a number of readers aim to reduce car usage by using public transport more often, cycling or walking.

Two green examples

We picked two examples of households that'd do very well in our quiz: the Wilkies in Newcastle, NSW, and the Millers in Brisbane, Queensland.

THE WILKIES

There are two adults and a one-year-old in our household in Newcastle. Our house is 40 years old and we've tried to retrofit it according to environmental principles. We think it's the responsibility of all of us to think about our impact on the environment in everything we do.

■ Energy efficiency

The house loosely fits the criteria of passive solar design. The living areas face north, with large windows so that the sun enters the house in winter, but passes overhead in summer. We have roof insulation. External awnings and internal lined curtains with pelmets keep the heat out in summer and inside in winter. We very rarely use the air conditioner or heater. In winter, putting on extra clothes works well.

Our fridge and front-loading washing machine have a four-star energy rating, and we have a heat-pump water heater. We use a Hill's hoist and undercover clothesline instead of an electric dryer.

We buy 100% green power. The higher rate is offset by our overall savings through energy efficiency.

■ Water conservation

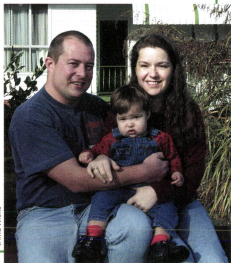
We rarely water the garden. Our front-loading washing machine is water-efficient, and we use a low-flow shower head.

■ Waste reduction

All food scraps are given to the chooks or composted. We take a cardboard box and calico bags to the supermarket to avoid plastic bags. We try to buy bulk, and products with minimal or recyclable packaging.

■ Chemicals

We clean the house with bicarb soda and vinegar. Bicarb mixed with water is great for sinks, the bath, shower, toilet and oven. Vinegar is good for windows, mirrors and other surfaces.



JANE WICK

THE MILLERS

We're a household of five (two adults, three teenagers) in suburban Brisbane. Over the last 12 years, we've reduced our energy impact to one quarter of what it used to be and intend to further reduce it. It's very easy to do when you have the knowledge and will to do it. It's also cheaper to be environmentally sensitive.

We reduced heat losses and gains in the house by adding insulation and more effective window dressings, and by eliminating draughts. We changed from an off-peak electric to a solar hot-water system, and from an electric stove and oven to an LPG model. Our fridge is very energy-efficient. Before we buy a new appliance, we try to identify whether we really need it. If we do, we try to purchase the most energy-efficient Australian product. We switch off our TV, stereo and VCR at the wall socket to avoid standby power consumption.

We currently subscribe to a green power scheme. However, our latest project is to install a grid-connected photovoltaic power system (1.5 kW), using the government's rebate money to help fund it.

Our main toilet is 3/6 L dual-flush, and we use low-flow shower heads.

We moved close to schools some 12 years ago to reduce our transport costs and time. Although we're a two-car family, we try to cycle where possible, and make reasonable use of public transport (both bus and train services are fairly close).



BRUCE LONG

The Millers: Mum Wendy, Reuben, Josh, Annette and exchange student Aurelie.

Being green in the country

If you live in rural Australia, being green in some areas can be very difficult or even impossible. For example, a car — more often than not a 4WD — may be the only means of transport and distances are long. So you may not score many points in the transport section of our quiz. Or you may have no access to a council recycling scheme and miss out on points in the waste section.

While there's little you can do about that, it does mean your environmental impact in these areas is above average.

On the other hand, you're likely to do well in other areas — for example, by being very careful (of necessity) with your water usage, and by composting.

The quiz isn't supposed to make you feel bad about the things that are beyond your control, but to help you concentrate on the areas where you can become active — our tips are a first step.

■ When buying a car, think about the type you really need (large four-wheel drives may be fashionable, but they're real fuel guzzlers — especially in city traffic) and choose a fuel-efficient model.

A difference in fuel consumption of 1 L/100 km will cost you about \$135 a year (assuming 15,000 km/year and a petrol price of 90 cents).

■ Drive your car fuel-efficiently — for example, by avoiding hard acceleration and braking, using the recommended tyre pressure and removing roof racks and heavy objects when you don't need them.

Waste

Excessive waste production doesn't just fill up your local landfill. It's also a waste of resources and energy. When it comes to waste, follow the three Rs: reduce, reuse, recycle.

■ Compost your kitchen and garden waste. Call your local council about it — many offer compost bins and worm farms at competitive prices.

■ When shopping, avoid excessive packaging, buy in bulk and use cardboard boxes or fabric bags instead of plastic bags.

■ Choose products made from recycled materials.

■ Use the recycling facilities offered by your local council.

■ A rechargeable battery can prevent hundreds of conventional batteries going to landfill. Nickel-metal-hydride (NiMH) and lithium-ion (Li-ion) rechargeables are environmentally better than nickel-cadmium batteries, because cadmium is toxic and may leak from landfills into waterways.

While rechargeables are more expensive to buy (you'll also need to invest in a charger), they'll save you money in the long run.

■ Don't throw used furniture or clothes away — there may still be some use in them. Take them to collection bins or give them to charities.

Water

Australia is the world's driest continent, so water is a precious commodity, especially in the bush. Most of us pay for water according to consumption. So saving water also means saving money — and if it's hot water, on your energy bill too.

■ Using a front-loading washing machine, a water-efficient shower head and taps, and reducing the time you spend under the shower, will save water as well as energy. If you have a gravity-fed water system, the

flow rate from your shower and taps is already low, and you don't need water-efficient fittings.

■ Install a dual-flush toilet cistern instead of the older-style 12 L single-flush models. There are two types: a 4.5 L/9 L cistern can be used with any pan; modern 3 L/6 L cisterns need to be combined with a specially designed pan.

■ If you have a garden, use native plants and a type of grass that are adapted to the climate in your area. Only water when necessary, and avoid watering in the heat of the day or when it's very windy, because a lot of water will evaporate or blow away before it can reach plant roots. For more info on watering systems, see our test article on page 44.

Rainwater is ideal for watering your garden. Contact your water authority and local council for tips and requirements on how to install and maintain a rainwater tank.

Chemicals

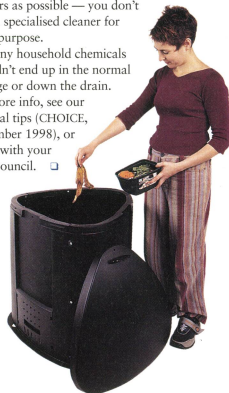
Household chemicals can cause problems when they end up in the environment or sewage plants. For example, garden fertiliser can drain into the groundwater or be washed into waterways, where it may contribute to algal blooms. Some chemicals (for example pesticides) can also be a health risk.

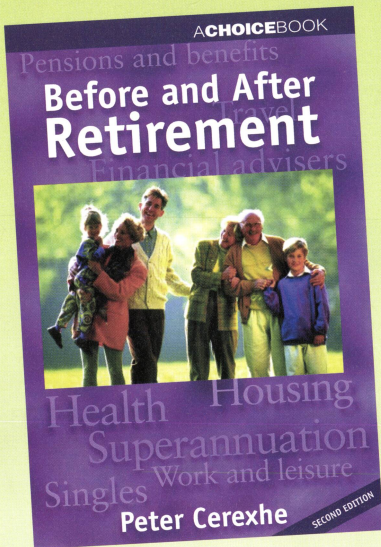
■ Try to avoid garden chemicals such as pesticides and herbicides. Compost is a good alternative to chemical fertiliser.

■ Indoors, try to get by with as few different cleaners as possible — you don't need a specialised cleaner for every purpose.

■ Many household chemicals shouldn't end up in the normal garbage or down the drain.

For more info, see our disposal tips (CHOICE, September 1998), or check with your local council. □





Before and After Retirement

2nd edition

Peter Cerexhe

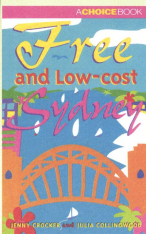
The revised and updated edition of this popular guide to retirement and retirement planning in Australia now includes information about lifetime health insurance, GST and the latest government benefits and bonuses.

Are you prepared for a happy and successful retirement? If you aren't planning yet, it's time to start thinking about it — especially if you plan to retire early. And things change so fast in this world that your plan really needs to be reviewed regularly.

Written in easy-to-understand language that avoids the jargon usually associated with retirement issues, *Before and After Retirement* will help you understand what's involved in planning for retirement. It explains as simply as possible complex issues such as superannuation and taxation, but it covers much more than 'just the money'. It raises lots of useful questions to ask yourself and others, to help you make the most of your retirement.

Other issues discussed include how to stay healthy as you get older, working for yourself in a small business or as a volunteer, lifetime education and travel opportunities, government pensions and benefits, and how to decide where you really want to live. And there are useful worksheets and checklists to help you plan more effectively.

\$27.50 Code: BAR2



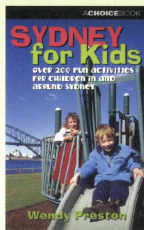
Free and Low-cost Sydney

Yes, there's more to Sydney than the Olympics!

And there's such a lot of things you can do in Sydney for little or no cost.

Find out where to get free food, wine or a haircut, and where to enjoy a concert or lecture for nothing!

\$16.50 Code: FL52

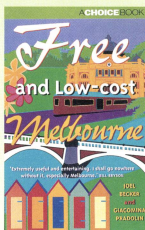


Sydney For Kids

This is an invaluable guide to the places to go and things to do with a child in Sydney. Each entry includes details about transport,

opening hours, costs and amenities for babies and children to 12 years.

\$16.50 Code: SFK

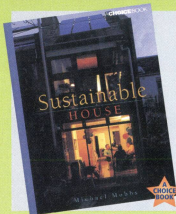


Free and Low-cost Melbourne

Enjoy the sights, sounds and tastes of Melbourne for little or no cost. Ride on a miniature railway, be part of a

studio audience, or prepare for the next Olympics in a heated indoor pool.

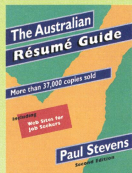
\$16.50 Code: FLCM



Sustainable House

Learn how make an environmentally friendly but still comfortable home, that's almost completely self-sustaining in water and electricity. *Sustainable House* includes practical advice for home owners, builders, architects and councils and a list of contacts and suppliers, and is extensively illustrated.

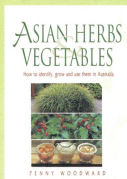
\$35 Code: SUSH



The Australian Résumé Guide

This immensely popular guide to writing résumé and job-application letters shows how to prepare your employment information in an easy-to-understand and, hopefully, successful way. It also includes a list of useful websites for job seekers.

\$20.85 Code: TARG



Asian Herbs and Vegetables

If you cook with fresh Asian herbs and vegetables and would like to grow your own, this beautiful and practical book is the ideal starting point. It's full of informative notes on cultivation and use, as well as colour photography.

\$26.95 Code: AH&V

Safer Pest Control for Homes and Gardens

Safer Pest Control provides easy-to-understand information about how common pesticides work, what pests they work on, and when it might be better not to use them.

\$17.60 Code: SPC



The Pest Pack

Know what to look for and how to prevent the attacks of timber-eating pests. Includes a step-by-step guide about what to do when you find an infestation.

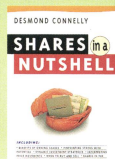
\$16.50 Code: TPP



Shares in a Nutshell

This is a basic guide to shares for people who don't have the time or the background skills to read and understand some of the more complicated shares books around. It includes information about what to look for when you're buying, and how to buy and invest in shares wisely.

\$13.95 Code: SIAN



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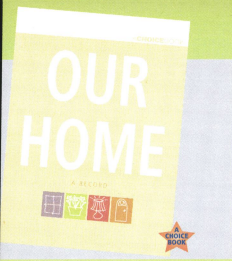
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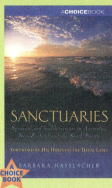
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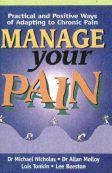
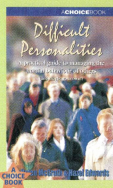
Sanctuaries

Allow yourself the time to relax and rejuvenate your mind and body. *Sanctuaries* is a guide to over 400 spiritual and health retreats in Australia and the South Pacific. Each entry includes details of the centre's spiritual focus, where it is and what it offers for groups and individuals. **\$20 Code: SANC**



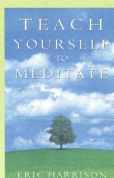
Difficult Personalities

Whether you meet them or have one, there are many difficult personalities you have to deal with in your life. This book offers strategies such as anger and conflict management, and advice about making decisions about difficult relationships. **\$20 Code: DPFR**



Manage Your Pain

Minimise the impact of chronic pain on your life by using the 'combination approach' to management in this book. A variety of techniques is presented that should help most people find some relief. **\$27.40 Code: MYPN**



Teach Yourself to Meditate

The benefits of meditation are widely known and supported by scientific research, and this is one of the easiest guides to meditation we have seen. It contains a series of meditation exercises, all of which can help you counter the stress of everyday life. **\$21.80 Code: TYTM**

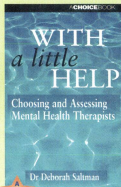


The New Additive Code-breaker

When you read the labels of your latest food purchases, do you ever wonder what those numbers mean? This book explains what they are, what they do, how much you need and how much is safe. Be informed about what you eat. **\$18.65 Code: NACB**

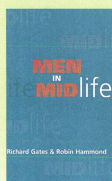
With A Little Help

Each year many thousands of Australians need the help of a mental health specialist, but how do they choose one? This book provides practical advice and checklists to help you choose the best mental health specialist for you and your condition. **\$19.80 Code: WALH**



Men in Midlife

Practical, funny and informative, this book covers many of the issues that men face in their mid-life. Some of the topics covered include stress, sleep, health, exercise, sex and diet. **\$24.95 Code: MIML**



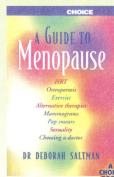
Facefacts

If you want to know what you're putting on your skin and hair and how it works, read *Facefacts*. It also includes interesting information about the history of skin and hair products. **\$19.80 Code: FF**



Understanding Back Trouble

Back problems affect more and more Australians every year. *Understanding Back Trouble* looks at the treatments available and explains what they are and how they work. It also explains how your back works, what can go wrong and how to prevent injuries. **\$19.80 Code: UBT**



A Guide to Menopause

Professor Deborah Saltman explains the processes and procedures associated with the menopause, the examinations and tests that may be required, and different therapies that women may consider, including phytoestrogens and HRT. This book also has a chapter on finding information about menopause and support groups on the Internet. **\$19.80 Code: AGTM**



Good Skin

Not just about medical conditions, this book discusses how to look after and protect your body's largest organ — your skin. With simple remedies and a commonsense approach, it suggests a refreshing change from the complicated routines and expensive products many of us use. **\$16.42 Code: GSKN**



Fancy a cuppa?

Over 300 tasters dipped and sipped their way through 14 popular brands of teabag to find the best cuppa. The result: not a lot of difference between them.

IN BRIEF

- One cheaper brand did quite well in the trial.
- Tea may be good for you, and you'd have to drink around 20 cups a day for the caffeine in it potentially to be bad for you.

CHOICE'S NEW HOME TESTER PANEL looked at 13 popular brands of regular (black) tagged teabags. Specialty types of tea (like Earl Grey, scented or flavoured teas) weren't included — except we did add TWININGS English Breakfast Tea (a top-selling specialty tea) because many people regard it as an everyday tea anyway.

Which brand?

Overall, the trialists didn't find much difference between the different brands of teabag. See the table (right) for overall tasting scores as well as the price differences.

If you fancy a cuppa you might want to go for LIPTON Jiggler or TETLEY Tea Cup Bags — they had a slight edge over the others. The rest of the pack was much of a muchness, so you could buy on price: NO FRILLS looks like a good option, scoring a little better than the other two cheapies.

WHAT TO BUY

LIPTON Jiggler	\$1.83 *
TETLEY Tea Cup Bags	\$1.62 *
NO FRILLS 100 Tea Cup Bags	BEST BUY \$0.80 *

* The price we paid per 100 g.

Generally the tasters liked a tea more if it had a strong aroma or flavour. A lot of tasters found MADURA and HOME BRAND to be delicate or weak in this regard. Comments like “wishy-washy” and “tasteless” sum up their overall impression. And the quality of the actual bags for these two brands wasn't good — a number of trialists said the string came away from the teabag or the bag tore or split while being used. □

Tea and your health

■ **Antioxidants:** Tea, especially green tea, is rich in flavonoids, a certain type of antioxidant. Antioxidants help defend our bodies from free radicals (which attack cells), and it's thought they help protect us from cancer, heart disease and cataracts. For more information on antioxidants and their health effects see CHOICE, June 1999.

■ **Caffeine:** The amount of caffeine in tea isn't a concern. Moderate consumption (about six or seven cups of tea a day) won't harm you, and may even have some benefits. But very high caffeine intake could adversely affect your health (something like eight to 10 cups of strong coffee a day or 16 to 22 cups of tea). For more on caffeine, its health effects, what it's found in and at what levels, see CHOICE, June 2000.

Label awards

Loopy label

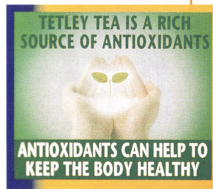
The Madura label says that it averages "97% caffeine free" — which is, in fact, the same as saying that it contains the same amount of caffeine as most other teas (about 3% of the dry weight). While we're on this label, don't think that the "wholly Australian owned" label means it's only Australian-grown tea you're getting. It's made from Australian and imported blends.



Naughty label

Tetley did well in our taste test — it's a shame the manufacturer couldn't curb its enthusiasm when it comes to making health claims. The label states that, "Tetley tea is a rich source of antioxidants."

Antioxidants can help to keep the body healthy." The first statement on its own is OK, but in combination with the second statement it sounds suspiciously like a health claim to us; our food regulator currently doesn't allow the use of health claims on food labels and we think it should stay that way.



Brand and name

Brand and name	Price paid per 100 g (\$)	Overall score (%)
LIPTON Jiggler	1.83	63
TETLEY Tea Cup Bags	1.62	61
FIRST CHOICE Tea Bags (100 tagged teabags)	1.49	60
HARRIS Pure Ceylon Tea (100 tea cup bags)	1.59	60
NO FRILLS 100 Tea Cup Bags	0.80	60
TWININGS English Breakfast Tea (100 tag bags)	3.45	60
BUSHHELLS Blue Label Tea Cup Bags	2.08	59
DILMAH Tea Cup Bags (100% Pure Ceylon)	1.95	59
LAN-CHOO Choice Small Leaf (100 cup teabags)	1.75	59
NERADA 100 Tea Cup Bags	1.69	59
FARMLAND Pure Ceylon Tea Bags	1.49	57
SAVINGS 200 Tea Cup Bags With Tags	0.75	57
MADURA Tea Premium Blend	2.70	56
HOME BRAND 200 Tea Cup Bags	0.73	55

Tea facts

- India and then China weigh in as the world's top tea growers; Australians are the fourth-greatest traditional tea drinkers.
- All tea comes from a tea bush — the botanical name is *Camellia sinensis* — but different processes are used to make black and green tea. Green tea is non-fermented; it's steamed or pan-dried directly after plucking to prevent fermentation. Black tea is lightly dried and then allowed to ferment. Fermentation brings out the flavour of the tea and produces the characteristic brownish-black colour.
- Popular brands of tea are blended in Australia from teas grown in different countries (including Australia); each may

be a blend of 20 or more types.

- Dried tea leaves are sorted into a number of grades: broadly, whole leaf, broken, fannings and dust. Most loose tea is made up of broken leaves and fannings; teabags usually contain fannings and dust.

- A standard 150 mL cup of tea contains about 40 mg of caffeine — that's less than a cup of instant coffee (60 mg), and about half the amount of a cup of brewed coffee.

Tea tip: Never add the milk to your cup until after the teabag's brewed; it affects flavour release and you end up with a lame excuse for a cup of tea.



THE CHOICE HOME TESTER PANEL

For this taste test, we were pleased to use for the first time some of the people in our new home tester panel — 317 to be precise. In all we've recruited over 1500 people to take part in our various trials. If you'd like to become a home tester, give our Consumer Services people a call on (02) 9577 3399.

Thanks to all who took part in this test.

Another side to fridges



If you like the look of side-by-side fridge/freezers, their smart features could be worth the extra dollars. But how do they measure up for performance and storage efficiency?

IN BRIEF

■ These six side-by-side fridges are at the smaller end of the market but are still quite expensive — and their narrow freezers create some interesting space issues.

■ Three of them dispense ice cubes, and even ice-cold water. It's a handy feature, but eats into your freezer space even more.

WHATEVER THE CYNICS SAY about our 'throwaway society', a good fridge should last a fair while — at least 15 years or longer. So the fridge you buy is a long-term investment you'll have to live with.

You might therefore be a bit worried about diverting from the tried and true 'top-mount' fridge/freezers or the increasingly familiar 'bottom-mount' machines (with the freezer on the bottom instead of the top). Side-by-side models have been around for a while now, but they still make up a small proportion of sales. If you're thinking of buying one, you'll want to be sure it'll both meet your requirements and give you something extra, because they tend to be expensive.

WHAT TO BUY

WHIRLPOOL Gold 6ED22DQXFW	\$3015
AMANA SX522VW (A)	\$3899

(A) This model may be hard to find in shops.

Pros and cons

There are some advantages to side-by-sides. For a start, you don't have to duck or stretch to see into either compartment, with storage space for both fresh and frozen food at a convenient height. Also, the two relatively narrow doors can be less intrusive into passage space in the kitchen when open. However, one of these fridges is a pretty big piece of furniture to fit through doors and in your kitchen.

The extra dollars they cost tend to get you some smart additional features, including easy-to-clean glass shelves in the fresh-food compartments. But at this smaller end of the market (600-660 L) there are a few trade-offs, mainly in terms of storage space or convenience (see *Trade-offs*, right).

On the rocks

Three of the models tested have a 'through-the-door' water and ice dispenser. These can be convenient, providing ice in small blocks or crushed, and cool water without the need to open the door.

It'll probably take a while to master your ice-maker. Getting the exact quantity you want to tumble from the dispenser can be a bit of a challenge. Also, on the models we tested, the first glass of water is likely to be warm and only one or two after that will be cold, because it generally runs through a tube outside the fridge after being held in a small reservoir at the bottom of the fresh-food compartment. Depending on how often you use it you'll probably need to put a bit of ice in the water if you want a really cold drink.

Trade-offs

A major trade-off for this ice-making feature is losing storage space in the freezer. In the **WESTINGHOUSE**, for example, the large ice-storage bin and the ice-maker take almost 30% of usable freezer space. It also limits your installation options because the fridge needs to be connected to a water supply.

More generally, the tall compartments of side-by-sides can make the even distribution of cold air difficult, so you'll get variations in temperature throughout the fridge and freezer. Our test also found that, because of large temperature fluctuations, the top shelf of the freezer door in particular is generally unsuitable for quality long-term storage. Temperature fluctuations are especially bad for ice cream because they cause large ice crystals to form that make it seem gritty.

The particularly narrow and deep compartments of the tested models can restrict your access and storage options (see *What to look for*, right). In some of the freezers, for example, a frozen pizza won't fit lying down.

The six models tested were also noisier than most large conventionally styled fridges we've tested before, which could be a major drawback for some people — for example, in an open-plan home.

WHAT TO LOOK FOR

■ **Size:** In smaller side-by-side models the compartments can be quite narrow, though deep, particularly some of the freezer compartments. This can make them difficult to reach into, particularly when only one door is open, and it also restricts storage options. Make sure you consider your typical storage requirements and whether the side-by-side fridge you're looking at can accommodate them.

You also need to check that it can actually fit into your house and through the kitchen door.

■ **Energy efficiency:** It's wise to consider long-term running costs as part of the purchase price. The energy consumption of the models tested varies considerably. Those in the *What to buy* list are the best, together with the **MAYTAG**. Our scoring method relates to fridges generally, rather than being a limited scale just for side-by-sides. So the scores (see the table, page 43) reflect how these fridges compare with large conventionally designed fridges.

■ **Moving and cleaning:** The side-by-side cabinets tend to twist unless there's careful height adjustment at the various points when the machine is installed. The **AMANA**, **KELVINATOR** and **WESTINGHOUSE** have four height-adjusting rollers to help with this. Machines with ice-makers require a suitable tap for water connection — an important consideration before installing or moving your fridge. Most of the fridges in this test have smooth liner walls and glass shelves, making them easy to clean.

FEATURES AND ACCESSORIES

■ **A chiller** is the best place to store fresh meat and fish, as it can keep them cooler than in the rest of the fresh-food compartment. The chiller's temperature should be close to freezing and ideally it would have a separate temperature control — all the models in this test with a chiller do. Only two models don't have a chiller: the **AMANA** (it has a controllable cold-air vent aimed at a door shelf) and the **MAYTAG** (it has a 'temperature-controlled' drawer that didn't get cold enough to be used as a chiller).

■ **Crisper** drawers should be well sealed to keep vegetables fresh; check that the air outlets don't blow into them because this will dry out food faster. The drawer(s) should also be easy to access. The **KELVINATOR** and **WESTINGHOUSE** each have two separate crispers with lids that are quite awkward to use. They need to be removed completely or accessed and replaced using two hands.

■ **A dairy compartment** keeps butter or hard cheese slightly soft for easy use. All models in this test provide some form of enclosed compartment at the top of the fresh-food door for this purpose.

■ If you have your heart set on an **ice-maker**, it would be nice to try one out in-store to see if its often clunky performance measures up to your expectations, but it's unlikely you'll get a chance because the models won't be plumbed in. Of those we tested, the **WHIRLPOOL** was the easiest to use, with a separate water and ice dispenser. However, you may find the slide-bar mechanism of the **MAYTAG** more to your liking than the pushbuttons used to select functions on the other models. Also look at the collection trays provided for spills at the bottom of the dispenser. The **WHIRLPOOL** has the best tray in this test, easy to both remove and clean. In contrast, spills in the **WESTINGHOUSE** are caught in a recess that can't be removed for emptying or cleaning.

An ice-maker can lose you up to 30% of your freezer space, so weigh up the trade-off before you buy.



Some of the fridges have neat little touches, such as a special bottle holder in the Whirlpool.



PROFILES

All the models tested are profiled in rank order, as some may have particular characteristics you're interested in. Prices shown are a good target to aim for when shopping around, based on nationwide checks in July 2000 (they include GST). Anything lower is a bargain.

An important general 'bad point' to consider about all the side-by-sides profiled here is the considerable degree of temperature difference found throughout the freezer. They also tend to be noisier than other fridges, the GE being particularly noticeable in this regard.

**WHIRLPOOL GOLD 6ED22DQXFW**

Target price: \$3015

GOOD POINTS

- Good energy efficiency.
- Good at quickly cooling down fresh food from room temperature.
- Good for crisper freshness.
- Has a chiller (which can be converted to warmer temperatures with its separate temperature control).
- Controls allow a good range of temperature combinations between the fridge and freezer.
- Good freezer temperature reserve — can achieve colder than -20°C .
- Handles ambient temperature change well.
- Good (for the side-by-sides in this test) for only small temperature fluctuations in the freezer as the compressor stops and starts.
- Easy slide-out glass shelves in the fresh-food compartment, with many adjustable positions.

BAD POINTS

- Limited movement of controls can make it difficult to get the desired temperatures.
- Access is limited by narrow and deep side-by-side compartments with large door pockets.
- The freezer is particularly narrow.

**AMANA SX522VW**

Target price: \$3899

GOOD POINTS

- Good at quickly cooling down fresh food from room temperature.
- Good for crisper freshness.
- Good (for the side-by-sides in this test) for only small temperature fluctuations in the freezer as the compressor stops and starts.
- Controllable cold-air vent aimed at a door shelf allows extra-cold storage.
- Easy slide-out glass shelves in the fresh-food compartment, with many adjustable positions.
- All four rollers are height-adjustable from the front.

BAD POINTS

- The fresh-food compartment is comparatively warm on its mid setting, which you might not realise.
- Parts of the fresh-food compartment and the lower door bottle shelf are a little warm compared to the compartment average.
- No chiller.
- The coldest freezer temperature achieved was around -19°C , so there's not much reserve.
- Access is limited by narrow and deep side-by-side compartments with large door pockets.

**MAYTAG PLUS GS2127CADW**

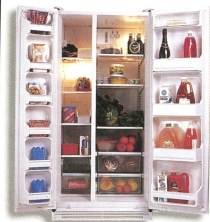
Target price: \$3079

GOOD POINTS

- Good energy efficiency, though not quite as good as claimed.
- Very good freezer temperature reserve — can achieve much colder than -20°C .
- Good for crisper freshness.
- Easy slide-out glass shelves in the fresh-food compartment, with many adjustable positions.

BAD POINTS

- Didn't perform well in the fresh-food cooling test.
- The range of desirable temperature settings is slightly limited.
- Fresh food may freeze with the ambient temperature change in winter unless you readjust the settings.
- Has areas in the freezer where the temperature fluctuates considerably as the compressor stops and starts.
- Access is limited by narrow and deep side-by-side compartments with large door pockets.
- The freezer is particularly narrow.
- Has a 'temperature-controlled' drawer but it can't get as cold as is recommended for meat storage when set to full cold.
- Has a limited number of shelves and shelf adjustability in freezer.



GE TFG20JAWW

Target price: \$2012

GOOD POINTS

- Controls allow a good range of temperature combinations between the fridge and freezer.
- Very good freezer temperature reserve — can achieve much colder than -20°C .
- Good for crisper freshness.
- Has a chiller (which can be converted to warmer temperatures with its separate temperature control).
- Glass shelves in the fresh-food compartment, with many adjustable positions.

BAD POINTS

- Relatively high energy use.
- Fresh food may freeze with the ambient temperature change in winter unless you readjust the settings.
- Has areas in the freezer where the temperature fluctuates considerably as the compressor stops and starts.
- Door bottle shelf (the second from bottom) is a little warm.
- Access is limited by narrow and deep side-by-side compartments with large door pockets.
- The freezer is particularly narrow.
- You may find it irritatingly noisy.



KELVINATOR OPAL SERIES N640F

Target price: \$2219

GOOD POINTS

- Controls allow a good range of temperature combinations between the fridge and freezer.
- Good freezer temperature reserve — can achieve colder than -20°C .
- Good temperature uniformity in the fresh-food compartment.
- Good for crisper freshness.
- Has a chiller (which can be converted to warmer temperatures with its temperature control).
- Slide-out glass shelves in the fresh-food compartment, with many adjustable positions.
- All four rollers are height-adjustable.

BAD POINTS

- Relatively high energy use.
- Didn't perform well in the fresh-food cooling test.*
- The fresh-food baffle control is very sensitive — even a slight adjustment can result in a significant temperature change.*
- Fresh food may freeze with the ambient temperature change in winter unless you readjust the settings.*
- Has areas in the freezer where the temperature fluctuates considerably as the compressor stops and starts.
- Narrow and deep side-by-side compartments tend to limit easy access.
- Some slide-out shelves are very stiff to move.
- The crispers are awkward to use.



WESTINGHOUSE Freestyle RS 625S

Target price: \$3200

GOOD POINTS

- Controls allow a good range of temperature combinations between the fridge and freezer.
- Good freezer temperature reserve — can achieve colder than -20°C .
- Good temperature uniformity in the fresh-food compartment.
- Good for crisper freshness.
- Has a chiller (which can be converted to warmer temperatures with its temperature control).
- Slide-out glass shelves in the fresh-food compartment, with many adjustable positions.
- All four rollers are height-adjustable.

BAD POINTS

- Relatively high energy use.
- Didn't perform well in the fresh-food cooling test.*
- The fresh-food baffle control is very sensitive — even a slight adjustment can result in a significant temperature change.*
- Fresh food may freeze with the ambient temperature change in winter unless you readjust the settings.*
- Has areas in the freezer where the temperature fluctuates considerably as the compressor stops and starts.
- Narrow and deep side-by-side compartments tend to limit easy access.
- Some slide-out shelves are very stiff to move.
- The crispers are awkward to use.

* These models have been updated since our test; see table footnotes (B) and (C). Changes to their control systems should see improved performance regarding these bad points.

Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Measured dimensions (H x W x D, mm)**	1	1	2	3	
						Claimed gross volume, fridge (L)	Claimed gross volume, freezer (L)	Water and ice dispenser	Shelves, baskets removable when door open to 90° ***	Chiller
WHIRLPOOL Gold 6ED22DQXFW	Whirlpool	US	3015	2 (D)	1695 x 835 x 795	416	225	✓	No	✓ (H)
AMANA SX522VW (A)	Kleenmaid	US	3899	5 (E)	1740 x 910 x 785	373	245		Fridge only	
MAYTAG Plus GS2127CADW	Maytag	US	3079	5 (E)	1710 x 810 x 800	418	237	✓	No	(J)
GE TFG20JAWW	MEA	US	2012	2 (F)	1725 x 805 x 770	395	232		Fridge only	✓ (H)
KELVINATOR Opal Series N640F (B)	Email	Australia	2219	1 (G)	1715 x 980 x 740	396	253		Fridge & freezer	✓ (H)
WESTINGHOUSE Freestyle RS 625S (C)	Email	Australia	3200	1 (G)	1715 x 980 x 740	396	239	✓	Fridge only	✓ (H)

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in July 2000 (they include GST).

** Measured dimensions include hinges and any protrusions at the back, such as the compressor. They're rounded up to the next 5 mm.

*** The fridge compartment is on the right-hand side of each model.

(A) May be hard to find in the shops.

(B) Replaced by new model, N660G, including changes to the control system; see profiles.

(C) Replaced by new model, RS 645T, including change from conventional controls to electronic; see profiles.

(D) Parts and labour; five years parts only on compressor, evaporator, condenser, dryer and connection tubing.

(E) Parts and labour.

(F) Parts and labour; five years parts only on compressor, evaporator, condenser and connection tubing.

(G) Parts and labour (can be extended to two years), and food indemnity; five years on rusting of external painted surfaces. An additional four years parts only for sealed system.

(H) Chiller has separate temperature control.

(J) The Maytag has a temperature-controlled drawer, but on full cold this still didn't provide cold enough chiller temperatures.

(K) These are separate half-width bins with lids.

How reliable have our subscribers found them?

We asked a group of subscribers whether their fridge had needed repairing in the past 12 months and if they'd buy the same brand again.

There wasn't much difference in reliability between brands, and fridges are a fairly reliable appliance — only 10% overall had needed repair.

The graphs show the results for brands for which we received sufficient replies (the number in brackets tells you how many readers reported on the brand). The results include all types of fridges, not just those in this test.

Brand loyalty didn't follow reliability. The brand the most subscribers were likely to buy again, **FISHER & PAYKEL**, shared a repair rate with **HOOVER**, which came close to the bottom for brand loyalty. And the main reason why 19% of **HOOVER** owners don't intend to buy the brand again? Noise.

For fridges up to three years old, subscribers reported the following problems significantly more often than average for these brands:

- Noise: **HOOVER** (14%), **KELVINATOR** (11%).
- Door seal: **FISHER & PAYKEL** (6%).
- Shelves: **SAMSUNG** (10%), **FISHER & PAYKEL** (3%).
- Control/thermostat: **KELVINATOR** (5%).
- Temperature: **KELVINATOR** (7%).
- Leaking gas/compressor: **WESTINGHOUSE** (3%).

Percentage not needing repair

(Differences of more than 7% are meaningful.)

All fridges (18,599)	90
Sharp (677)	95
Samsung (174)	92
Whirlpool (669)	92
Fisher & Paykel (5136)	90
Hoover (2037)	90
Kelvinator (2738)	90
Westinghouse (5880)	90
GE (666)	87
Amana/Kleenmaid (323)	85
Frigidaire (264)	85

These percentages have been statistically age-adjusted.

Percentage who would buy the same brand again

Fisher & Paykel (5190)	93
Westinghouse (5907)	90
Whirlpool (670)	90
GE (672)	88
Amana/Kleenmaid (323)	87
Kelvinator (2741)	86
Sharp (674)	86
Hoover (1839)	81
Samsung (171)	80
Frigidaire (257)	77

FOR PEOPLE WITH A DISABILITY

■ People with poor vision need good lighting: the **WHIRLPOOL** was the best.

■ If you're in a wheelchair or have a bad back, side-by-sides have areas it's hard for you to reach, including the controls. However, most have wider door shelves than usual. The **WHIRLPOOL** and **AMANA** have their crisper higher up and so easier to access.

■ For weak or arthritic hands, the **MAYTAG** has the most easily adjustable controls. The **KELVINATOR** and **WESTINGHOUSE** crispers aren't recommended as they're too awkward to use.

■ All the doors have easy-to-use D-shaped handles and a self-closing and hold-open feature.

Similar models

■ The **WESTINGHOUSE RS 623S** and **KELVINATOR N620F** are similar to the **WESTINGHOUSE RS 625S** tested, except for their colour (black/stainless steel).

■ The **WESTINGHOUSE RS 642S** and **RS 643S** are similar to the **KELVINATOR N640F** tested, except for their colour (black/stainless steel).

■ The **WHIRLPOOL 6ED22PKXFW** is similar to the **WHIRLPOOL** tested, but doesn't have an ice/water dispenser.

■ The **MAYTAG GS2127PADW, PERFORMA GS216PADW** and **JENN-AIR JS21** are similar to the **MAYTAG** tested, but don't have an ice/water dispenser.

■ The **GE TFG20JR** has an ice/water dispenser but is otherwise similar to the **GE** tested.

■ The **AMANA SX522FVE** is the same as the **AMANA** tested except for its colour (black).

6	7	7	8	8	9	10	11	12	13	
10-year running costs (\$)	Claimed / measured energy use (kWh / yr)	Energy performance score (%)	Cooling time (hrs : mins)	Fresh-food pulldown score (%)	Temperature performance score (%)	Crisper freshness score (%)	Total performance score (%)	Ease of use score (%)	Overall score (%)	Brand / model (in rank order)
1161	920 / 929	72	4 : 19	69	70	91	74	71	73	WHIRLPOOL Gold 6ED22DQXFV
1104	903 / 883	66	4 : 18	70	64	76	68	71	68	AMANA SX522VW (A)
1218	870 / 974	69	6 : 16	36	58	81	60	66	61	MAYTAG Plus GS2127CADW
1463	1194 / 1170	43	5 : 24	52	58	93	57	68	59	GE TFG20JAWW
1574	1288 / 1259	39	6 : 25	34	60	97	53	62	55	KELVINATOR Opal Series N640F (B)
1770	1437 / 1416	34	7 : 11	24	46	97	45	59	47	WESTINGHOUSE Freestyle RS 625S (C)

1 Claimed gross volume, fridge/freezer

The volume quoted by the manufacturer tells you approximately how much air space the fridge has to cool. You can use the comparative volumes to get an idea of how big the freezer is compared to the fresh-food compartment so you can choose a fridge that meets your storage needs. Bear in mind that the amount of space actually available for storage is usually considerably smaller than the claimed volume.

2 Shelves and baskets removable when door open to 90°

If you plan to place your fridge in a corner with a wall on one side, you'll only be able to open the fridge to 90° — if that, with the external handle on some models perhaps getting in the way. This could make it difficult to remove the slide-out shelves and particularly storage baskets because the door shelves in both the fridge and freezer compartments may get in the way.

3 Chiller

See *What to look for*, page 39.

4 Crisper drawers

See *What to look for*, page 39.

5 Noise level

Our test tells you which models are noisier during normal running, but there'll be more noise when the compressor starts up and also during the defrost cycle. Your kitchen design and the fridge's location also make a difference to what you'll hear. New fridges, particularly frost-free ones with fans, make a combination of sounds and even quieter models can be annoying. These side-by-side models were noisier than almost all the 500 L conventionally designed fridges we last tested.

6 10-year running costs

The running cost (not including the purchase price) is calculated from the energy used over 10 years, at a rate of 12.5 cents per kilowatt hour.

7 Claimed vs measured energy use/energy performance score

The energy tests indicate how much energy a fridge would use in a year to maintain an acceptable temperature. The claimed kWh figures are from the energy labels.

For the score, we allowed for the compartment volumes and the extra energy required for the through-the-door dispensers. In reality, some compensatory energy savings probably occur with the ice-maker models, because the door doesn't need to be opened to get ice and water.

8 Cooling time/fresh-food pulldown score

This test shows the fridge's ability to handle a difficult cooling job in the fresh-food compartment. We measured the time it takes to cool down a 20 kg load of food and drinks that are at a hot summertime room temperature, by 15°C. The pulldown score reflects the cooling time, also taking other factors such as fridge size into account.

9 Temperature performance score

This score reflects the fridge's temperature performance across a range of variables including:

- A reasonable range of temperature combinations likely to suit most people.
- Uniformity of temperatures within compartments.
- Temperature fluctuation from hour to hour.
- Reasonable temperatures when controls are set to 'mid' or recommended settings.

- Maintenance of set temperatures regardless of external temperature, through summer to winter.

10 Crisper freshness score

All the tested fridges have crispers to keep unwrapped vegetables from drying out prematurely. Performance in this regard was generally very good.

11 Total performance score

The following scores combine to make the total performance score:

- Energy performance: 30%.
- Fresh food pulldown: 30%.
- Temperature performance: 25%.
- Crisper freshness: 15%.

12 Ease of use score

The ease of use score consists of:

- Versatility of food storage, including adjustability of shelves and ease of storing items of different shapes and sizes: 60%.
- Ease of cleaning: 30%.
- Ease of understanding and operating temperature controls: 10%.

13 Overall score

The overall score was based on performance and ease of use, weighted as follows:

- Performance: 80%.
- Ease of use: 20%.

Garden watering kits

You're back from holiday to find your luscious garden oasis transformed into a large dried arrangement — the house sitter didn't have much of a green thumb.



BRAND CHAMPION

IN BRIEF

- Garden watering systems are very versatile — from hanging plants to borders or both.
- The watering systems on test are really just starter kits: unless your garden's quite small, you'll need to add bits and pieces.
- A garden watering system is a good way to manage water use.

WATERING THE GARDEN AFTER A hard day's work can be very therapeutic. But for some people it's time they just don't have.

Watering systems like the ones we've tested can save you water as well as time. Ten of them are spray or drip types, and they're versatile enough to deal with your hanging gardens of Babylon, a garden bed and pot plants.

One watering system in the test (the **POPE BY TORO Lawn pop-up kit 0259**) is specifically designed for a lawn.

Of course an alternative to a watering system like these is simply to connect your garden sprinkler to a timer, which we tested last year; see **CHOICE**, November 1999. However, these systems are more versatile, and you can also use a timer with them.

Spray and drip

Though **spray** kits make a distinction between hanging baskets and ground-level garden, there's not really that much difference between them.

The spray for garden beds can be directed to hit the desired area and not waste water by watering the footpath. The spray fittings can be attached

directly to the tubing laid in or on the ground or on a tube riser to lift it above ground height.

There's not much difference between the **drip** kits for hanging baskets and for ground-level garden either — basically, they drip where you place them.

Plan ahead

Whatever size of garden you have, you need to plan ahead before buying this type of watering system.

The amount of piping you think you'll need can be deceptive if you don't roughly draft a plan of

WHAT TO BUY

Garden spray		
GARDENER'S CHOICE Spray watering kit		
21-771-460		\$15.00
Hanging spray		
POPE BY TORO Hanging baskets kit 0257		\$27.50
Drip		
GARDENER'S CHOICE Drip watering kit		
21-771-354		\$15.00
Pop-up/lawn spray		
POPE BY TORO Lawn pop-up kit 0259		\$25.00

where you want it to go and what it needs to water and avoid watering. All but one of these starter kits provide 20 metres of piping — the WATEX 15M Micro mist deluxe kit 5215 has 15 metres. And you'll find that 20 metres doesn't necessarily cover much area.

You also need to consider the number and type of fittings you'll need for watering hanging baskets and pot plants, and for *not* watering the footpath (for example, a half-circle spray). (See *What to look for*, below right, and the table, page 46, for the types of attachments.)

So are they any good?

According to Sydney Water, typical water pressure is 200–400 kPa. We tested them at 200 and 400 kPa, as well as 600 kPa.

It's unlikely this type of system would be operated at such a high pressure as 600 kPa, and we found that they could come apart if they were. So check them from time to time and reduce the pressure if necessary by adjusting the tap.

- The **spray nozzle** fittings worked well. There's a variety, from coarse to fine spray, full, three quarter, half and one quarter circle coverage and strip watering.

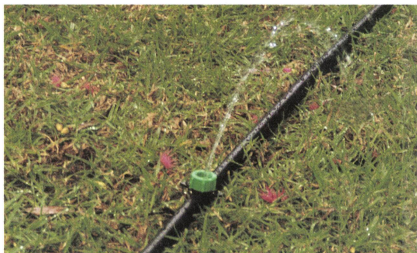
- **Drip attachments** can provide a fixed or variable flow. Some of the supposedly variable drippers supplied with the GARDENER'S CHOICE Drip Watering Kit couldn't be adjusted down to a drip, and one couldn't get lower than a substantial flow. Those that worked well do give you drip watering (see the profiles on page 46 for model details).

- Several models leaked a bit at the point where the spray nozzles or risers were inserted in the tubing, but none was bad enough to worry about.

- None of the joints in the tubing leaked.



The nozzles supplied have various spray patterns. Those pictured above are a half and full circle.



Even at fairly low water pressure, this nozzle on the Gardener's Choice Drip Watering Kit couldn't get down to below a flow.

WHAT TO LOOK FOR

A number of items make assembling a watering system kit easy (as well as our *Tester's tips* — see right). Here's what they are and what they do:

- **Spanner:** A small spanner is used to fit the threaded adaptors into the risers and pipe. If it's not included in the kit, it can be very hard on your fingers.

- **Two-way tap:** This allows the watering kit to be left permanently attached to the tap and the tap can still be used for other purposes. The GARDENER'S CHOICE Spray watering kit 21-771-460 was the only one in our test to include this.

- **Reducing bush:** This allows the kit to be fitted to different-sized tap fittings.

- **Filter:** This can be useful to prevent a blockage of the nozzle jets. Four of the models we tested include one:

POPE BY TORO Hanging baskets kit 0257, POPE BY TORO Garden beds & borders kit 0258, HARDIE POPE Trees, pots & vegetables kit 0250 and PPI Garden watering systems spray kit.

- **T-pieces, elbows and straight joiners:** The more of these included, the more complicated a layout plan you can have (see the table for model details).

- **End stops:** All kits should include these. The plug or cap type provides a much neater finish than rings that slip over a folded hose.

- **Risers:** These come in various lengths, and they can be cut to suit your needs; they allow the spray heads to be mounted above the ground for watering garden beds.

- **Barbed plugs:** These are useful for plugging a hole in the hose if it's damaged or you move a nozzle to another position.

- **Nozzle type:** For garden beds particularly, you need to be able to direct the spray in a full circle to water as much area as possible in one position (full-circle nozzle), or to avoid wasting water on the garden path (half-circle nozzle). Check the kit for these before buying (see the table for model details).

TESTER'S TIP

- On the whole, assembly is quite easy, but choose a **warm day**, or dunk the kit in some hot water first. The tubing can be quite stiff on a cold day, making your (cold) hands quite sore fitting the various attachments.

- **DIY watering system?** Is it cheaper to make up your own watering system? We sent our project manager off to test the theory. He checked some of the shops you'd be likely to get these systems from and, basically, it's much more expensive to buy the separate pieces to build your own system. You'd be better off buying one of these kits and adding to it. Or, if you've got a very large garden and are really serious about it, you can get the components from a professional irrigation supplier.

1
2
2
Components
Brand / model (in rank order)
GARDEN SPRAY
GARDENER'S CHOICE Spray watering kit 21-771-460

POPE BY TORO Garden beds & borders kit 0258

PPI Garden watering systems spray kit (A)

WATEX Micro mist 20M deluxe starter kit 5216 (A)

SUPREME Garden micro spray kit (A)

POPE BY TORO Garden irrigation kit 0263

WATEX 15M Micro mist deluxe kit 5215 (B)

HANGING
POPE BY TORO Hanging baskets kit 0257

DRIP
GARDENER'S CHOICE Drip watering kit 21-771-354

HARDIE POPE Trees, pots and vegetables kit 0250

POP-UP / LAWN SPRAY
POPE BY TORO Lawn pop-up kit 0259

Manufacturer / distributor	Origin	Price paid (\$)	Warranty*	Pipe length (m)	T-piece	Elbow	9
Kmart	Australia	15.00	Not stated	20	3	3	
Toro Australia	Not stated	25.00	Not stated	20	3	3	0
PPI Industries	Australia	26.00	Not stated	20	1	2	0
Watex	China	17.00	Not stated	20	1	2	1
Supreme Tools & Hardware	Australia	24.50	Not stated	20	1	2	0
Toro Australia	Not stated	16.00	Not stated	20	1	1	1
Watex	China	14.00	Not stated	15	0	1	0
Toro Australia	Australia	27.50	Not stated	20	2	5	0
Kmart	Australia	15.00	Not stated	20	2	2	2
James Hardie Irrigation	Not stated	24.00	Not stated	20	3	2	0
Toro Australia	Not stated	25.00	Not stated	20	5 (C)	2	0

PROFILES

Models from the *What to buy* list are profiled in rank order from left to right. Prices shown are the prices we paid in April 2000. They don't include GST.

GARDEN SPRAY

GARDENER'S CHOICE SPRAY WATERING KIT 21-771-460

Price paid: \$15

GOOD POINTS

- Very versatile kit with a good selection of attachments.
- The only model to supply a two-way tap (see *What to look for*, page 45).

BAD POINTS

- None to mention.

HANGING SPRAY

POPE BY TORO HANGING BASKETS KIT 0257

Price paid: \$27.50

GOOD POINTS

- Versatile kit with a good selection of attachments.

BAD POINTS

- None to mention.

DRIP

GARDENER'S CHOICE DRIP WATERING KIT 21-771-354

Price paid: \$15

GOOD POINTS

- Versatile kit with a reasonable selection of attachments.

BAD POINTS

- Several of the variable-flow drippers couldn't be adjusted down to a drip.



Note: The new name is Pope by Toro, though we could still buy this older Hardie Pope packaging for the photo in July.

3

3

3

4

5

6

es

Circle y	Full-circle spray	Strip	Drip	Instructions score (%)	Versatility score (%)	Overall score (%)	Brand / model (in rank order)
15	0	0		60	80	74	GARDENER'S CHOICE Spray watering kit 21-771-460
4	0	0		60	70	67	POPE BY TORO Garden beds & borders kit 0258
10	0	0		70	60	63	PPI Garden watering systems spray kit (A)
11 (D)	1 (D)	0		50	60	57	WATEX Micro mist 20M deluxe starter kit 5216 (A)
10	0	0		40	60	54	SUPREME Garden micro spray kit (A)
5	0	0		50	40	43	POPE BY TORO Garden irrigation kit 0263
6 (D)	1 (D)	0		50	30	36	WATEX 15M Micro mist deluxe kit 5215 (B)
20	0	0		60	80	74	POPE BY TORO Hanging baskets kit 0257
0	0	20 (F)		70	70	70	GARDENER'S CHOICE Drip watering kit 21-771-354
0	0	20 (G)		50	70	64	HARDIE POPE Trees, pots and vegetables kit 0250
0	0	0		80	50	59	POPE BY TORO Lawn pop-up kit 0259

* None of these models includes a warranty.

(A) The manufacturer says this product has been discontinued, but you may still find it in shops.

(B) From November this product will have 'Arthur Yates' packaging.

(C) Four threaded for connecting sprinklers, one barbed for connecting pipe.

(D) A range of nozzles is supplied, giving you the choice of different spray patterns and fineness, and some are reversible, but only 10 can be used at a time with the 20M and six at a time with the 15M.

(E) Adjustable pop-up.

(F) Variable flow.

(G) Two types, both fixed-flow 4 L/hr.

POP-UP/LAWN SPRAY

POPE BY TORO LAWN POP-UP KIT 0259

Price paid: \$25

GOOD POINTS

■ Good, comprehensive instructions.

BAD POINTS

■ Components supplied didn't match packaging claims, with some essential parts missing.



1 Pipe length

All but one of the models in this test provide 20 metres of tubing. This might seem like a lot, but plan your gardening needs before buying because you may well need to buy extra tubing.

2 T-piece, elbow and straight joiner

These allow a more versatile layout for the garden, so the more included, the merrier.

3 Nozzles

The type of nozzle you need depends on the design and location of plants — see *What to look for* for more.

4 Instructions score

We looked at the instructions included to see if they clearly showed how to assemble and connect the various fittings in the watering system.

5 Versatility score

We looked at the types and range of fittings included, allowing you to set up the system to suit the needs of your garden.

6 Overall score

The overall score consists of the following:

■ Instructions: 30%.

■ Versatility: 70%.

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: National Foods has recalled all varieties, flavours and package sizes of **Fruche** with use-by dates up to and including July 24, 2000.

The problem: Some small pieces of metal may accidentally have been introduced into this product during manufacture.

What to do: Don't eat it. Return it to the place of purchase for a full refund. Alternatively, call National Foods on 1800 677 852 to arrange a refund.

THE PRODUCT: Mazda Australia has recalled **626 vehicles** (1997-1998 model years) within the following VIN ranges:

■ 626 (GF): JMO GF 1051 00 100012 – JMO GF 1051 00 105910.

■ 626 (GW): JMO GW 1051 00 100006 – JMO GW 1051 00 100008.

The VIN is located under the bonnet on the engine compartment rear panel, and also in the warranty information booklet on page 5.

The problem: The engine timing belt tensioner spring may dislodge, creating the potential for the engine timing belt to become loose and the engine to stall.

What to do: Owners of affected vehicles, who are also being contacted by mail, should contact their Mazda dealer immediately to arrange for an inspection and, if necessary, the replacement of the engine timing belt tensioner assembly. All repairs will be free of charge. For further information, call Mazda's Customer Assistance Bureau on 1800 034 411 between 8.30 am and 5 pm EST.

THE PRODUCT: Astre German Automotive has recalled **Audi A3 1999/2000 model year vehicles** within the following VIN ranges:

■ WAUZZZ 8LXA052338 – WAUZZZ 8LXA114765.

■ WAUZZZ 8LXA000160 – WAUZZZ 8LXA021758.

The VIN can be found under the bonnet on the engine block towards the windscreen.

The problem: The front seatbelt buckles may open in the event of a severe head-on collision.

What to do: Owners are being contacted by mail, but if you don't receive a letter, contact your Audi dealer to arrange an inspection and repairs if necessary. For further information, contact Astre German Automotive on 1800 502 834.

THE PRODUCT: Suzuki Australia has recalled **Vitara Estate 2.0 litre V6 models** built between June 1995 and September 1996, within the following VIN ranges:

■ JSAETD11V00100009 – JSAETD11V00111031.

■ JSAETD11V00150006 – JSAETD11V00153160.

■ JSAETD11V00200001 – JSAETD11V00200007.

The VIN can be found on the compliance plate on the firewall under the bonnet.

The problem: Flexing of the front suspension strut towers may cause one of three mounting bolts to break. The problem manifests itself as an unusual noise during driving and there is a possibility of impaired vehicle control if the problem isn't fixed.

What to do: Contact a Suzuki dealership immediately. The replacement of the existing strut mounts and nuts and bolts, and reinforcement of the upper mounting points of the front suspension struts with an additional strengthening plate, will be carried out free of charge. For further information, call Suzuki's service department on (07) 3252 8329 in Queensland or on (03) 9931 0500 in all other states.

THE PRODUCT: Kaleidoscope

Australia has recalled **Whoozit Touch and Teethe baby rattles**, sold in specialty children's toy stores throughout Australia. The rattles have a face with a large red nose that squeaks on being pressed, with two rings around the face with little black and white rings between them. Other multi-coloured items are attached to the external ring and there is a mirror on the back of the rattle's face.

The problem: The two rings around the face may separate, releasing the smaller parts, possibly posing a choking hazard.

What to do: Stop using the rattle. Return it to the place of purchase for a full refund. For further information call Kaleidoscope Australia on (07) 3378 2872.

THE PRODUCT: D-Link Australia has recalled the **DMF-560TXD Integrated 56k Voice/Fax/Data Modem and 10/100 Ethernet Card**.

The problem: The modem is not suitable for connection to the Australian telecommunications network.

What to do: Don't use the modem. Contact D-Link Australia on 1800 177 100 for information on what to do.

THE PRODUCT: Buell Motorcycle Company has recalled **1999 model year M2 Cyclone and 2000 model year X1 Lightning, M2 Cyclone, S3 Thunderbolt and S3T Thunderbolt motorcycles** built between January 5, 1998, and May 31, 2000.

The problem: The rear shock absorber could break, causing the rear of the vehicle to drag on the ground, possibly causing an accident.

What to do: Bikes may be ridden with care and should be inspected immediately. The recall doesn't affect all motorcycles of the models and model years mentioned above and all affected registered owners are being contacted by mail. However, if you don't receive a letter, contact your Buell dealer to arrange an inspection and repairs if necessary.

THE PRODUCT: Dairy Farmers has recalled **Shred Heads 20 g natural cheese sticks** with use-by dates between September 19 and December 6, 2000. Shred Heads come in packets of four or eight and have been distributed through major retail outlets throughout Australia.

The problem: These packets may contain small pieces of rigid plastic that could be a risk to young children.

What to do: Don't eat the product. Call Dairy Farmers toll-free on 1800 998 870 to arrange for a full refund. You'll be asked for details on the packet so make sure to have it with you when you call. It should then be thrown out.

THE PRODUCT: SmithKline Beecham has recalled **Children's Panadol Baby Drops, 20 mL Original (Aust R 43836) and Colourfree (Aust R 46375)** with the following batch numbers: 87040, 87151, 87723, 87937, 87664, 87524, 87340, 87911.

The problem: The bottle may not be child-resistant once the measuring dropper has been inserted, possibly allowing a child to twist it open by squeezing and twisting the dropper bulb.

What to do: Store Children's Panadol, as with all medicines, out of children's reach. The product should be returned to the place of purchase for a full refund. For further information, call SmithKline Beecham's customer information line on 1800 508 300.

THE PRODUCT: Wattmaster has recalled the following **oil-filled column heaters** sold between August 1999 and July 2000:

■ 1500 watt three heat settings with timer oil-filled column heater (model no: WATHOC1500W)

■ 2400 watt three heat settings with timer oil-filled column heater (Model No: WATHOC2400W)

The model numbers can be found on a label beneath the heater's controls.

The problem: In some circumstances the indicator switch may break and expose users to a risk of electric shock.

What to do: Stop using the heater and return it to the place of purchase for a full refund. For further information, call the Wattmaster Customer Service Centre on 1300 300 747 between 8 am and 5 pm (EST) Monday to Friday.

BAN ON SALE OF SODA SYPHON BULBS TO UNDER-16S

The NSW Department of Fair Trading has announced a ban on the sale of **soda siphon bulbs** to children under the age of 16.

Siphon bulbs are small non-refillable metal canisters containing either carbon dioxide to make soda water, or nitrous oxide to make whipped cream. They're sold extensively throughout Australia in supermarkets, hardware and department stores for between \$3 and \$10 per packet of 10.

These containers explode with surprising force if exposed to a naked flame. A number of deaths and serious injuries have resulted from the misuse of siphon bulbs as young teenagers have created home-made soda-bombs, heating them until they explode.

Weekly updates of recalls and bans are posted on the CHOICE website at www.choice.com.au.

You can also email us any recalls or bans not on this list at ausconsumer@choice.com.au.

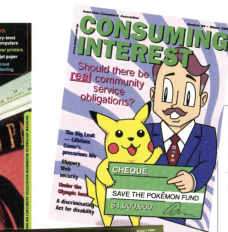
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Financial information: supplied by Canex.

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CHOICE HOME PAGE



Mmm ... is this the good oil? Experts tasted a range of extra-virgin olive oils for an upcoming CHOICE issue.

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Xenical, 'lifestyle' drugs Ma

How to use this index

Bold type indicates a test, survey or trial report. normal type indicates other articles

* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.

For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and Recalls and Rans.

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ITALIAN STYLE CHEESE IDEAL FOR PASTAS AND SOUPS



250g
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COOKIES



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Sizes 0000-0
Prints, colours
and sizes will
vary from store
to store

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EACH
SAVE 2.00



Devine
Limited will
pay the GST
until June 30
2000

Huge Rental Demand Galling Sales Tactic (GST)

We've been inundated with copies of this ad. How generous of Devine Limited to pay the GST for you until June 30, 2000.

Child prodigy

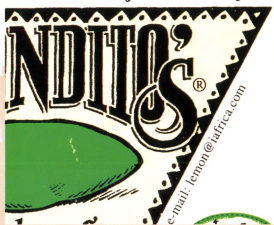
It seems this Newborn baby sleepsuit from Kmart enables your baby to stand up, walk and even put up its fists for a bit of a stoush!



Cheap coke

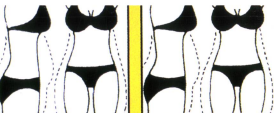
Just what sort of coke is Franklins trying to sell by the kilo?

made South of Mexico in Africa



South Mexico...

We suppose Africa is south of Mexico in a roundabout kind of way. A rather spurious connection to make to sell your chilli sauce, though!



FOR WOMEN:
A stunning flat
streamlined tummy
and thighs

FOR MEN:
A rock hard, lean
stomach.

Curves

This label from an exercise machine seems to promise men a lot more than a rock hard, lean stomach...

How about a little help?

The *hard word* would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to K Knuckey, I & N Tomlinson, I Driver, B St Clair, C Stephens, D Farmer, P Tonkes, D Murray, S Mayfield, T Fisher and B Wadeldon for their contributions to this month's *The hard word*. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The hard word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

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